INTERIM FINANCIAL REPORT

For the period from 1st January

June 2026

(In accordance with L. 3556/2007)

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I. STATEMENT OF THE MEMBERS OF THE BOARD OF DIRECTORS

We, hereby, declare and certify that to the best of our knowledge, the semiannual Condensed Financial Information for the period ended on 30.6.2025, approved by the Board of Directors, has been prepared in accordance with the applicable accounting standards (International Financial Reporting Standards), gives a true and fair representation of assets, liabilities, equity and results of the period for CrediaBank and the entities included in the consolidated financial statements as an aggregate, in accordance with article 5 paragraphs 3 – 5 of Law 3556/2007, and the Board of Directors' semiannual management report presents fairly the information required by article 5 paragraph 6 of Law 3556/2007.

Chalandri, 06 August 2026

As and on behalf of the Board of Directors

THE CHAIRMAN OF THE BOARD OF DIRECTORS	THE CHIEF EXECUTIVE OFFICER	THE MEMBER OF THE BOARD OF DIRECTORS
CONSTANTINOS M.	ELENI CH.	AIMILIOS P.
HERODOTOU	VRETTOU	GIANNOPOULOS
ID No. 0000760047	ID No. A03625864	Passport No. 558746269

Board of Directors'
Semiannual Management Report

Introduction

Dear Shareholders,

We are hereby presenting to your attention the semiannual report of the Board of Directors for the closing period 1.1.2026 to 30.6.2026. This report includes condensed information about the Group and the Bank "CrediaBank Société Anonyme Banking Company", financial information aimed at providing general information to shareholders and investors about the financial performance and the results, the overall course of operations and the changes that took place in the closing period (1.1.2026 – 30.6.2026), as well as significant events and the impact thereof on the financial statements for this period. Furthermore, the main risks and uncertainties that the Group and the Bank may face in the future are described in line with the most significant transactions performed between the Bank and related parties.

International Economy – first six-month period of 2026: Energy price volatility caused by the war in the Middle East in the first half of 2026, accelerating inflation and a shift of central banks towards a tighter stance

The global economy continued to develop in the first quarter of 2026, with OECD countries growing at an annual rate of 1.7 per cent; however, the war in the Middle East emerged as the dominant factor shaping the economic environment. The annual rate of change in GDP in the most developed economies (G7) strengthened to 1.6%, up from 1.3% in the previous quarter, remaining at the same level as the corresponding quarter of 2025. The 20 largest OECD economies grew at a rate of 3.2%, unchanged from the previous quarter, but lower than the 3.4% growth recorded in the corresponding quarter of 2025.

Inflation has accelerated once again in recent months, as the energy shock caused by the war in the Middle East has reversed the downward trend observed previously, whilst core inflation is also accelerating. In May 2026, inflation in OECD countries stood at 4.6%, compared to 4.4% in April, whilst core inflation (excluding energy and food) rose to 3.8%, from 3.6% the previous month. Energy prices soared by 15.8% annually, compared to 13.2% in April, whilst food prices rose at a more moderate rate of 3.6% in the same month.

Eurozone: Slow-down in growth in the Eurozone in the first quarter of 2026 and increasing inflation.

GDP in the Eurozone (EZ) increased by 0.3% on an annual basis in the first quarter of 2026, according to recent figures from the European Commission (Eurostat flash estimate, 05.06.2026), following stronger growth of +1.2% in the previous quarter. In 2026 an overall positive growth rate of +0.9% is expected, according to the European Commission's latest forecasts (EU economic forecasts, 01.07.2026), whilst for 2027, a higher rate of +1.2% is forecast. Annual **inflation** stood at 2.8% in June 2026, according to the most recent estimates (Eurostat flash estimate, 01.07.2026), whilst an annual rate of +3.0% is expected for 2026, easing to 2.3% in 2027 (EU economic forecasts, 21.05.2026).

In light of these developments in the **components of GDP** in the Eurozone in the first quarter of 2026, the contribution of net exports was significantly more negative (-1.4%), compared to a more moderate decline in the previous quarter (-0.7%). The deterioration in the contribution of net exports in the first quarter of 2026 was both due to the shift in the contribution of exports from positive to negative and to the reduction in the positive contribution of imports. The contribution of domestic demand was around +1.6% of GDP, down from +1.9% in the previous quarter. The contribution of private consumption fell marginally to +0.6% in the first quarter of 2026 from +0.7% in the fourth quarter of 2025, whilst the contribution of public consumption rose to +0.5% from +0.3% in the previous quarter. The contribution of gross investment fell to +0.6% from +0.9% in the previous quarter.

The annual **increase in employment** in the Eurozone is estimated at around 0.5% in the first quarter of 2026, down from +0.7% in the previous quarter (Eurostat flash estimate, 05.06.2026). Overall, for 2026, growth of +0.4% is forecast, similar to that for 2027 (EU economic forecasts, 21.05.2026). The seasonally adjusted **unemployment rate** stood at 6.2% in May 2026 in the EU, the same as in April, while in May 2025 it was 6.3% (Eurostat flash estimate, 02.07.2026). In 2026, it is estimated to stand at 6.4%, as in 2027. The ratio of the seasonally adjusted **general government budget deficit** to GDP in the **Eurozone member states** stood at 3.0% in the fourth quarter of

2025, down from 3.1% in the previous quarter (Eurostat flash estimate, 22 April 2026). Overall, the figure is estimated to stand at -3.3% in 2026, while an increase to -3.5% is expected in 2027. At the end of the fourth quarter of 2025, the ratio of the gross debt of Eurozone general government to GDP stood at 87.8%, down from 88.4% at the end of the third quarter (Eurostat flash estimate, 22.04.2026). Overall, it is estimated to reach 90.2% in 2026, with a further increase to 91.2% in 2027. The armed conflict in the Middle East is seriously affecting the European economy, mainly through upward pressure on energy prices, but also through its impact on agricultural production and energy-intensive industries.

Regarding the **European common monetary policy framework**, in June 2026, the European Central Bank decided to reduce its three key interest rates by 25 basis points (monetary policy decisions, 11.06.2026). This is the first increase in interest rates since 2023. The last reduction took place in June 2025, and interest rates remained stable from then until June 2026. The war in the Middle East has created inflationary pressures, and the decision to raise interest rates was taken to mitigate the impact of the turmoil on the Eurozone economy. Levels of uncertainty remain high, but the Governing Council is determined to ensure that inflation stabilizes around its medium-term target of 2%. Given the circumstances, the path of interest rates in the immediate future is not predetermined. The ECB's exposure under the asset purchase programme (APP) portfolio is declining at a steady pace, as the Eurosystem is no longer reinvesting the principal payments from maturing securities. The Governing Council has discontinued reinvestments under the PEPP at the end of 2024. Finally, the Transmission Protection Instrument (TPI) is available to offset unwanted, unpredictable market movements that could negatively affect the transmission of monetary policy in the Euro area, with the aim of maintaining price stability.

USA: Growth momentum driven by investment in artificial intelligence, inflationary pressures and the Fed's cautious stance under its new leadership

The US economy showed resilience with a slight acceleration in the first quarter of 2026, with real GDP growing at an annualized rate of 2.1%, compared with a slight 0.5% increase in the fourth quarter of 2025. On an annual basis, GDP grew by 2.7%. This improvement mainly reflects the strong recovery in business investment (+10.6% annualised), reflecting the concentration of business expenditure on activities related to artificial intelligence, while private consumption grew at a more modest rate of 0.5% and residential investment contracted for the fifth consecutive quarter (-7.8%). The FED kept its key interest rate unchanged at 3.50%–3.75% at its first meeting under new Chair Kevin Warsh in June 2026, with its projections becoming more cautious amid persistent inflation fuelled by the energy shock caused by the war in the Middle East, now leaving open the possibility of an interest rate rise rather than a cut, with the median forecast for the end of the year standing at 3.8%.

Asia: Uneven growth in China, record-breaking growth in India

The Chinese economy grew at a rate of 5.0% in the first quarter of 2026, with estimates for the second quarter pointing to a slowdown to around 4.5%, within the official target range of 4.5%–5.0% for the year. Exports remain the key driver of growth, rising by over 19% annually in May thanks to high-tech products, however, domestic consumption is weakening – retail sales recorded their first decline in three years in May – and the property market remains in a prolonged slump for the fifth consecutive year. The government is expected to announce additional measures to support employment and the services sector in the second half of the year.

India, Asia's second-largest emerging economy, recorded an annual growth rate of 8.0% in the first quarter of 2026, accelerating from 7.8% in the previous quarter and clearly exceeding market expectations, while remaining the highest growth rate among the G20 economies. At sector level, trade and hotel and transport services (+12.5%), financial and estate agency services (+10.4%) and construction (+8.4%) stood out. Overall, for 2025, the Indian economy grew at a rate of 7.6%, the fastest since the post-pandemic recovery, making India the fastest-growing economy in the G20.

Greek Economy: Resilient economic growth in the first quarter of 2026, despite moderation, supported by an improved external balance and strong growth in fixed investments

In an environment of inherent uncertainty – with persistent inflationary pressures masking divergent trends among the various components, geopolitical tensions in Ukraine and the Middle East remaining fragile despite the US–Iran ceasefire, and the international trade environment remaining more restrictive under the weight of US tariffs – **the Greek economy showed resilience** in its growth. However, **the growth rate slowed** to +**2.0%** on a year-on-year (y-o-y) basis in the first quarter of 2026, from +2.3% in the fourth quarter of 2025 and 2.2% for 2025 as a whole. On a seasonally adjusted quarterly basis (q-o-q), GDP increased by +0.2%, down from +0.7% in the previous quarter. This resilience was supported by a relatively stable labour market, rising disposable income, the ongoing implementation of the Recovery and Resilience Plan, robust credit expansion, sustained inflows of foreign direct investment, and strong tourism activity, enabling the Greek economy to maintain a growth rate above the Eurozone average, albeit with a narrowing differential.

Total consumption increased by +1.0% year-on-year in the first quarter, down from +1.6% in the previous quarter. Private consumption showed strong signs of slowdown (+0.7% from +2.3%), while **public consumption** rebounded **(+1.6%** from -2.1%). **Total investment remained stable** (+0.0% from +0.4%), mainly due to the acceleration in destocking (-€1 billion compared with -€501 million). On the other hand, **fixed investments maintained a strong growth rate (+12.1%** from +13.0%), with the largest annual increases recorded in Construction (+18.1%), Mechanical equipment/weapon systems (+16.2%), transport equipment (+15.3 %) and residential buildings (+15.0 %).

The **external balance showed a significant improvement: exports increased (+2.4%),** both for goods (+2.8%) and services (+3.1%), **while imports slowed down** (+0.5%), with a decline in imports of goods (-0.6%). As a result, the external balance deficit in national accounts terms fell by approximately €310 million year-on-year.

In terms of production, domestic gross value added (GVA) **increased** for the 20th consecutive quarter, with the **annual growth rate rising to +1.8%** from +1.3%. At the same time, subsidies returned to positive growth (+2.5% from -36.0%) and taxes on products continued to rise at a more moderate rate (+3.9% from +5.3%).

Inflationary pressures intensified significantly in the first half of 2026, mainly due to the energy shock caused by the war in the Middle East. **The National Consumer Price Index** increased by **+4.0%** on a y-o-y basis (from +2.5% in 2025) and the **Harmonized Index of Consumer Prices** (HICP) by **+3.8%** (from 2.9%), with the highest pressure on food and services such as accommodation and catering, housing and transport. In June, inflationary pressures were particularly high, at +4.4% (HICP) and +3.9% (HICP-H) respectively, placing the country among the highest in the Eurozone, well above the weighted average.

The **labour market** is showing signs of a **slowdown in its positive momentum**, with the **unemployment rate rising marginally to 10.6%** in the first quarter of 2026, from 10.4% a year earlier. This rise does not reflect a contraction in employment levels. The number of people in work increased by 55.4 k — but rather an expansion of the labour force, as the number of unemployed increased by approximately 20.3 k at the same time.

In the field of public finances, **the execution of the budget on a cash basis** for the first five months of 2026 outperformed the target. The central government budget's cash balance was marginally in surplus during the first five months of 2026, amounting to €103 million (0.0% of GDP), compared with a surplus of €1,875 million (0.8% of GDP) in the corresponding period of 2025, due to a larger increase in expenditure (+11.1% or +€3.02 billion) compared with revenue (+4.3% or +€1.25 billion). The primary surplus on a modified cash basis stood at €3,650 million (1.4% of GDP) in the first five months of the year, compared with a target of a primary surplus of €1,243 million and a primary surplus of €5,343 million (2.1% of GDP) for the same period in 2025. The over-performance relative to the target is largely due to timing differences in receipts and payments.

On an accrual basis, the general government recorded a better-than-expected **fiscal outperformance** in 2025 and an improvement compared with 2024, with a fiscal surplus of 1.7% of GDP, and a primary surplus of 4.9% of GDP, compared with targets of a deficit of -0.6% of GDP and a primary surplus of 2.4% of GDP respectively. The target for 2026 is a primary surplus of 2.8% of GDP.

General Government debt decreased in 2025 in absolute terms and as a GDP rate. More specifically, there was a decrease from €364,964 million (154.2% of GDP) in 2024 to €362,925 million (146.1% of GDP) in 2025. This improvement is due both to the improvement in the fiscal balance and to the strong economic growth recorded year on year. For 2026, a further reduction in debt is forecast, both in absolute terms (€359,300 million) and as a percentage of GDP (138.2% of GDP).

Furthermore, yields on Greek government bonds did increase in the first half of 2026, in line with a global upward trend following the flare-up in the Middle East, though their spread relative to other European bonds did not widen significantly. The faster rate of GDP growth compared with the European average, combined with the steady recovery of international investor confidence, contributed **to the average yield on the ten-year bond** standing at 3.6% in the first half of the year, while the spread against the corresponding German bond fell to 71 basis points in the first half of 2026, down from 78 basis points and 103 basis points for 2025 and 2024, respectively. The Greek economy's continued growth this year is also reflected in the Domestic Economic Sentiment and Consumer Confidence Indicators, both of which showed greater resilience compared with the European averages in the first half of 2026.

Banking system: increase in private deposits, rapid credit expansion to businesses

Among the **positive trends** in the banks' fundamentals during the first half of 2026 there was a significant increase in private deposits, strong credit growth to businesses, and a gradual rise in credit growth to households, while, despite the global rise in the cost of capital, the spread on new lending relative to other Eurozone countries remained relatively stable. The proportion of non-performing loans (NPLs) on banks' balance sheets remains low compared with the past decade, despite a marginal increase in the first quarter of 2026.

In the first half of 2026, share prices increased further, despite temporary losses in the first quarter due to the outbreak of war in the Middle East. For example, the banking index increased cumulatively by 20.5% over the half-year, compared with 16.0% for the Athens Stock Exchange's general index, amid further upgrades to the banks' credit ratings by international agencies, as their fundamentals – such as liquidity, capital adequacy and profitability – remain strong.

Amidst negative trends and **challenges in the financial system**, the cost of new private and public sector borrowing increased in the second quarter of the year; demand for mortgages remains weak; banks' exposure to government bonds is higher than in other European countries, whilst the proportion of non-performing loans off-balance-sheet remains high, as does the share of deferred taxation in banks' equity. In order to prioritize the financing of productive investment on favorable terms, banks must make use of the resources available under the final year of the loan component of the National Recovery and Resilience Plan. The apparent upward trend in interest rates, combined with persistent core inflation, and the uncertainty arising from the volatile international environment, is slowing the pace of economic recovery and hampering the ability to repay loans.

In the first five months of 2026, **private deposits** record an increase of €1.7 billion, following the increase of €10.4 billion in 2025 and the increase of €8.6 billion in 2024. **The stock of non-performing loans** (NPLs) remained at a low level in the first quarter of 2026, at 3.4% of total loans, i.e. 45.6 percentage points lower than their peak in mid-2016. According to the Bank of Greece's Monetary Policy Report (June 2026), the banks maintained 'sound fundamentals' 2025, with high **liquidity,** strong **capital adequacy**, satisfactory **profitability** and further improvement in the quality of assets.

In terms of **financing the real economy**, credit growth to the private sector accelerated further, with the 12-month annual rate of change standing at 7.4% in May compared to 7.9% in 2025 and 8.9% in 2024. The main driver of credit expansion remains lending to non-financial corporations (12-month growth rate of 9.8% in May), with lending to households (2.7%) now also showing positive momentum, mainly thanks to the expansion of consumer loans (7.0% and the modest expansion of mortgage loans (1.2%), despite the contraction in lending to the self-employed (-2.0%). The largest credit flows to businesses in the first four months of 2026, based on AnaCredit data from the Bank of Greece, were recorded, in order of size, in sectors such as Manufacturing, Trade, Professional

Services, Transport, Construction and Tourism. Smaller credit flows were recorded in the energy, property management, media and communications, agriculture and other services sectors.

In terms **of cost of financing**, in the second quarter of 2026, the ECB raised its key interest rates for the first time in three years. The markets are anticipating a further small rise in key interest rates in 2026, as inflationary pressures persist following the surge in energy prices in the aftermath of the war in the Middle East. On a positive note, banks have now broadened their access to funding sources through market instruments on competitive terms, following systematic upgrades to their credit ratings by international rating agencies.

In this context, in the first five months of the year, a slight increase in lending and deposit interest rates was recorded. Indicatively, the average nominal interest rate on new loans increased to 4.6% on average in the first five months of 2026, from 4.2% at the end of 2025. At the same time, the average interest rate on new deposits stood at 0.32% in the first five months of 2026, slightly higher than 0.30% at the end of 2025. As a result, the average interest margin stood at 4.3% in the first five months of 2026, from 4.3% in 2025 and 5.2% in 2024.

A. FINANCIAL DEVELOPMENT AND PERFORMANCE OF REPORTING PERIOD

Key Figures and Results of the Group

The key figures and results of the Group for the period 1.1.2026 – 30.6.2026 and their respective variance are as follows:

- The Group's total assets amounted to €9,572 million, an increase of 12.9% compared to the comparative period 2025.

- Total financing (loans and corporate bond loans) amounted, before provisions, to €6,307 million, including senior and mezzanine notes issued in connection with loan securitizations. The increase in borrowings compared to the comparative period of 2025 amounted to 14% and the Bank presented a net credit increase of €841 million in the first half of 2026.

The following table provides details of the Group's financing operations:

(in million euros)	30.6.2026	31.12.2025	Variance %
Loans and advances	**2,852**	**2,499**	**14%**
Out of which:			
- Consumer Loans	64	63	2%
- Credit Cards	21	23	-7%
- Mortgages	396	388	2%
- Finance Leases	73	59	24%
- Public Sector	16	17	-5%
- Corporate	2,281	1,949	17%
Corporate bonds	**2,456**	**1,978**	**24%**
Senior and mezzanine notes of securitisations	**999**	**1,058**	**-6%**
Total Loans and advances	**6,307**	**5,534**	**14%**

- Customer deposits as at 30.6.2026 stood at €7,572 million, increased by approximately 12.1% compared to 31.12.2025.

The Group's deposits are analysed in the table below:

(in million euros)	30.6.2026	31.12.2025	Variance %
Deposits	**7,572**	**6,757**	**12%**
- Sight Deposits	3,513	3,186	10%
- Term Deposits	4,059	3,571	14%
Total Deposits	**7,572**	**6,757**	**12%**

The following table presents the Group's profit or loss on a consolidated basis for the period 1.1.2026 – 30.6.2026:

Results on consolidated basis

(in thousand euros)	01.1-30.6.2026	01.1-30.6.2025	Variance %
Net Interest Income	98,199	78,059	26%
Net Commission Income	22,726	16,987	34%
Profit / (loss) from financial transactions	2,363	13,781	-83%
Other income / (expenses)	7,045	11,595	-39%
Total income	**130,334**	**120,422**	**8%**
Personnel expenses	(44,252)	(39,899)	11%
General operating expenses before provisions	(27,562)	(22,505)	22%
Depreciation expense	(15,324)	(15,450)	-1%
Total operating expenses before provisions	**(87,138)**	**(77,854)**	**12%**
Profit / (Loss) before provisions	43,197	42,567	**1%**
Provisions for expected credit losses and other impairment	(13,432)	(9,423)	43%
Staff leaving expense	(2,219)	(24,779)	-91%
Results from investments in associates	(55)	107	-
Profit / (loss) before income tax	27,490	8,473	**-**
Profit / (loss) for the period	**23,017**	**4,918**	**-**
Total comprehensive income / (expenses), after income tax	**21,682**	**3,455**	**-**

- During the first half of 2026, the Group delivered a strong operating performance, with net interest income amounting to €98.2 million, an increase of 25.8% compared to the corresponding period of 2025. This increase was mainly driven by higher interest income from loans and advances to customers and lower funding costs of the Bank's operations, despite the higher interest expense relating to the Tier II subordinated bond. Net fee and commission income amounted to €22.7 million, increasing by 33.8% year-on-year, primarily reflecting higher income from the servicing of shipping and bond loans, as well as EU-funded programmes, increased custody fees due to higher customer participation in mutual funds and equity and bond underwriting activities, higher guarantee issuance fees, and lower fees paid to the transaction clearing organizations Visa and Mastercard. These positive effects were partly offset by lower mutual fund management fees. Conversely, net gains from financial operations and investment portfolio transactions declined significantly, amounting to €2.4 million, compared with €13.8 million in the corresponding period of 2025, mainly due to the absence of the one-off gain recognized on the disposal of the Bank's shareholding in DIAS during 2025, negative equity valuations and lower gains on bond disposals.

- As a result of the above, the Group's recurring operating income amounted to €130.3 million, an increase of 10% on an annual basis, reflecting the significant strengthening of the Bank's key income from interest and commissions, despite lower results from financial instruments. It is noted that no non-recurring income was recognized during the current period, whereas in the first half of 2025 the Group recognized €1.6 million of income from the reversal of unused provisions for expenses recognized in previous years.

- The Group's operating expenses during the first half of 2026 were affected by higher employee costs, primarily attributable to the increased provision for the employee incentive scheme, the implementation of the new sector-wide collective labour agreement and the additional remuneration programme for the Bank's senior executives. As at 30.06.2026, headcount stood at 1,223, compared to 1,258 in the corresponding period last year, while the Bank's branch network remained unchanged at 65 branches. General operating expenses amounted to €27.6 million, an increase of 22.5% on an annual basis, mainly due to expenses relating to strengthening the Bank's brand awareness, repairs and maintenance of information systems, advisory fees incurred in connection with the planned acquisition of a majority stake in HSBC Malta plc. and the promotion of the new CrediaBank Savings deposit / mortgage products.

- At the same time, credit risk provisions amounted to €13.4 million, comprising €9.5 million of impairment charges on loans and advances to customers and €3.6 million relating to the cost of the synthetic securitization. As a result, the credit risk provisions to total income ratio stood at 10.3%, while cumulative impairment provisions amounted to €86.7 million and the non-performing exposures (NPEs) coverage ratio reached 57.1%.

- Basic earnings per share amounted to profit of €0.0103 (30.6.2025: €0.0028)

- The relevant cost revenue ratio for the first half of 2026 stood at 65%, compared to 63.7% for the same period last year, excluding non-recurring results for the respective periods.

	Description	30.6.2026	30.6.2025
Non-recurring gains	Income from reversal of unused provisions for expenses of prior year	0	1,597
	Total non-recurring gains	**0**	**1,597**

	Description	30.6.2026	30.6.2025
Non-recurring expenses	Full depreciation of tangible assets due to cessation of operations of the Bank's branches	0	375
	Fees for consultants	670	1,800
	Marketing and Advertising Expenses	690	0
	Other expenses	1,078	0
	Total non-recurring expenses	**2,439**	**2,175**

The following table presents the profit before tax and after tax of the Group companies:

(in thousand euros)		Result before taxes		Result after tax and minority rights	
Company	**Consolidation method**	**01.1-30.6.2026**	**01.1-30.6.2025**	**01.1-30.6.2026**	**01.1-30.6.2025**
CrediaBank SA		27,624	7,134	23,254	4,065
Zaitech Innovation Venture Capital Fund I	Associate (Equity method consolidation)	(55)	107	(55)	107
CrediaBancassurance agency Single Member S.A.	Subsidiary (Full consolidation)	1,077	642	815	492
CrediaFactors Single Member S.A.	Subsidiary (Full consolidation)	1,288	1,524	1,005	1,189

- ***The amounts in the above table are listed before intra-company eliminations***

Significant events in the first semester and their effect on the financial statements

Disclosure of Significant Changes in Voting Rights in accordance with Law 3556/2007

On 07.01.2026, the Bank announced that, on 02.01.2026, Thrivest, through its 100% subsidiary, transferred 38,709,677 shares and voting rights of the Bank. On 05.01.2026, Thrivest transferred, through its 100% subsidiary, an additional 32,258,064 shares and voting rights of the Bank. As a result, on the above dates, there was a change in the voting rights held by Thrivest in the Bank so that:

- The percentage of voting rights directly held by Thrivest in the Bank's share capital amounts to 50.172%, corresponding to 811,789,871 voting rights of common registered shares out of a total of 1,618,012,407 shares, compared to the previous percentage of voting rights (direct and indirect) of 54.558%, which corresponded to 882,757,612 voting rights of common registered shares out of the total.
- Thrivest no longer holds any indirect percentage of voting rights in the Bank's share capital.

According to its notification, Thrivest is not controlled by any other natural or legal person or entity within the meaning of the provisions of Law 3556/2007.

Extraordinary General Meeting of 27.03.2026

The resolutions of the Extraordinary General Meeting held on 27.03.2026, have been posted at the following web address:

CrediaBank Announcement: Resolutions of the Extraordinary General Meeting of 27.03.2026

Share Capital Increase

On 07.04.2026, the Board of Directors of the Bank certified the share capital increase, which was fully subscribed in the amount of €300 million. Following the share capital increase, the Bank's shareholder structure is as follows:

Shareholders	Percentage of Participation
THRIVEST HOLDING LTD	40.73%
HELLENIC CORPORATION OF ASSETS AND PARTICIPATIONS S.A.	29.36%
OTHER SHAREHOLDERS (<5%)	29.91%

Share Sale and Purchase Agreement with the Shareholders of Pantelakis Securities S.A. for the Acquisition of a Majority Shareholding in PANTELAKIS Securities S.A

On 11.05.2026, CrediaBank S.A. announced that it has entered into a share sale and purchase agreement with the shareholders of Pantelakis Securities S.A. for the acquisition of a 70.0% majority stake in the Company (the "Transaction"), including also a Call and Put Option for the acquisition of the remaining 30.0% of the Company's shares three years after the completion of the Transaction. The Transaction does not include the participation of Pantelakis (50%) in AssetWise SA. The consideration will amount to €8.75 million for 70% of the shares and is expected to have a minor impact on the Bank's capital position. The parties aim to complete the Transaction within the third quarter of 2026, subject to the satisfaction of several conditions, including all necessary regulatory approvals. The Transaction underpins CrediaBank's strategy to expand and upgrade its product and service offering to its customers and to further strengthen its position in the capital markets. It is also expected to enhance its fee income and further diversify the fee revenue pools, with significant upside potential.

Agreement for the Acquisition of Evropi Holdings S.A.

On 21.05.2026, the Bank announced it has agreed the acquisition of Evropi Holdings S.A. to be effected through a share-for-share exchange and merger by absorption (the "Transaction"). Based on the agreed terms, the preliminary exchange ratio results in CrediaBank's and Evropi's shareholders holding 90.375% and 9.625% of the shares of the combined entity, respectively. Consequently, Evropi's shareholders shall receive 1.446 newly issued CrediaBank shares for each 1 Evropi share. CrediaBank's shareholders will retain the same number of shares. The preliminary exchange ratio has taken into account that Evropi will proceed with the distribution of €45,5 million to its existing shareholders, the award of approximately 3.5 million new shares in the context of its incentive plans and the sale of certain real estate properties at agreed prices. The Transaction is subject to customary conditions precedent, including the completion of satisfactory due diligence to be carried out by the Bank, regulatory approvals, approval by the general meetings of shareholders of the Parties, as well as the Hellenic Corporation of Assets and Participations S.A..'s consent. The reference date of the merger balance sheet has been set for 30 June 2026.

Annual General Meeting of 22.05.2026

The Annual General Meeting of the Bank was held on 22.05.2026. The resolutions were posted at the following web address:

CrediaBank Announcement: Resolutions of the Ordinary General Meeting of 22.05.2026

Free Share Allocation Programme

Euronext Athens, on 03.06.2026, approved the listing for trading in the Main Market of Euronext Athens of 2,037,142 new common registered voting dematerialized shares of the Bank, with a nominal value of €0.05 each issued in the context of the Bank's share capital increase through the capitalization of an equal amount of reserve from the issuance of shares at a premium, pursuant to the Board of Directors' decision dated 16.04.2026, pursuant to the relevant authorization granted to it by the Extraordinary General Meeting of the Bank's shareholders dated 27.03.2026. The New Shares were allocated in accordance with the programme for the free allocation of shares pursuant to Article 114 of L. 4548/2018, which was approved by the Extraordinary General Meeting of the Bank's shareholders on 27.03.2026 to senior executives (including executive members of the Board of Directors) of the Bank. Trading of the Bank's New Shares on Euronext Athens commenced on 05.06.2026.
Following the aforementioned increase in share capital, the Bank's share capital now amounts to €99,752,477.45, divided into 1,995,049,549 common registered voting shares with a nominal value of five cents (€0.05) each, while the shareholder's structure is as follows

Shareholders	Percentage of Participation
THRIVEST HOLDING LTD	40.69%
HELLENIC CORPORATION OF ASSETS AND PARTICIPATIONS S.A.	29.33%
OTHER SHAREHOLDERS (<5%)	29.98%

Share Capital Increase through Capitalization of the Share Premium Reserve with Free Share Allocation

Pursuant to the authorization granted to it by the Extraordinary General Meeting of the Bank's shareholders on 27.03.2026, in accordance with Article 24(1)(b) of Law 4548/2018, at its meeting held on 18.06.2026, approved the increase of the Bank's share capital by an amount of €29,164 through the capitalization of an equal amount of reserve, from the issuance of shares at a premium, with the issuance of 583,280 new, common, registered voting shares with a nominal value of €0.05 each. The new shares were allocated under the free share allocation programme pursuant to Article 114 of Law 4548/2018, which was approved by the Extraordinary General Meeting of the Bank's shareholders on 27.03.2026, to senior management and executives of the Bank, including the executive members of the Board of Directors. Following the Share Capital Increase, the Bank's share capital amounts to €99,781,641.45, divided into 1,995,632,829 common registered voting shares, with a nominal value of five cents (€0.05) each.

Significant events after 30 June 2026

Commencement of Trading

On 02.07.2026, Euronext Athens approved the listing for trading on the Main Market of Euronext Athens of 583,280 new common registered voting dematerialized shares of the Bank, with a nominal value of €0.05 each issued in the context of the Bank's share capital increase through the capitalization of an equal amount of reserve from the issuance of shares at a premium , in accordance with the Board of Directors' decision dated 18.06.2026, pursuant to the relevant authorization granted to it by the Extraordinary General Meeting of the Bank's shareholders dated 27.03.2026. Trading of the Bank's New Shares commenced on 06.07.2026.

Thrivest Holding Ltd placement of shares in CrediaBank

On 15.07.2026, CREDIABANK S.A. (the "Bank") informed investors that its shareholder Thrivest Holding Ltd has sold 333,333,333 shares in CrediaBank, equal to 16.7% of the Bank's share capital, through a placement. Following the above, Thrivest's participation in the Bank's share capital stands at 24.0%. The Bank did not receive any proceeds from the Placement. The Placement was conducted by way of an accelerated bookbuilding, which was launched after market close on 14 July 2026. In connection with the transaction, UBS Europe SE, Morgan Stanley Europe SE, Euroxx and Pantelakis acted as Joint Global Coordinators and Joint Bookrunners. Morgan Stanley Europe SE and UBS Europe SE waived the lock-up undertaking of Thrivest related to the Bank's share capital increase earlier this year, commencing on 1 April 2026 and ending 180 days thereafter. The Bank is also informed that pursuant to the lock-up undertaking for this Placement, Thrivest will be subject to a 90-day lock-up period with respect to sales of additional shares of the Company, subject to customary exceptions.

Following the above, on 20.07.2026, the Bank informed investors that the percentage of voting rights directly held by Thrivest in the Bank's share capital amounts to 23.98%, corresponding to 478,456,538 voting rights of common registered shares out of a total of 1,995,632,829 shares, compared to the previous percentage of voting rights of 40.67%, which corresponded to 811,789,871 voting rights of common registered shares out of the total. According to its notification, Thrivest is not controlled by any other natural or legal person or entity within the meaning of the provisions of Law 3556/2007.

Following the above, the Bank's shareholder structure is as follows:

Shareholders	**Percentage of Participation**
THRIVEST HOLDING LTD	23.98%
HELLENIC CORPORATION OF ASSETS AND PARTICIPATIONS S.A.	29.32%
OTHER SHAREHOLDERS (<5%)	46.70%

Strategic Partnership between BNP Paribas Asset Management and CrediaBank

On 16.07.2026, CrediaBank announces the launch of a strategic partnership with BNP Paribas Asset Management (BNPP AM), one of Europe's leading asset management firms, aimed at further strengthening and expanding the Bank's Wealth Management offering. The partnership establishes a comprehensive investment advisory framework that includes:

- Investment strategy design and the definition of strategic and tactical asset allocation
- Construction of model investment portfolios and fund selection across all asset classes
- Provision of investment research, market analysis and investment insights

Through this milestone partnership, CrediaBank will leverage BNP Paribas Asset Management's international expertise and extensive experience in asset management, further enhancing the quality, consistency and breadth of its investment products and services. The collaboration is designed to strengthen the Bank's advisory capabilities and support the delivery of tailored, high value-added investment solutions that address the evolving needs of its customers. Beyond the immediate enhancement of investment advisory services, the partnership also lays the foundation for the development and delivery of modern digital investment solutions as part of CrediaBank's broader digital transformation strategy.

Strategic financing agreement of up to €100 million with the EIB

In the context of a €100 million approval for a financing agreement with CrediaBank the European Investment Bank (EIB) has signed a first €50 million tranche, marking the first operation between the two institutions. CrediaBank is the first non-systemic bank in Europe and the second bank in Greece to join the EIB's dedicated Security & Defence programme and including the foreseen leverage, the financing is expected to ultimately mobilise up to €200 million for the benefit of the targeted final beneficiaries. The financing will be channeled through CrediaBank to small and medium-sized enterprises (SMEs) and mid-cap companies across Greece, with a particular focus on businesses active in, or investing in, the security and defence sector, in line with the EIB's eligibility criteria. The operation is expected to improve access to long-term finance for productive investment and working capital, helping businesses strengthen their competitiveness, innovation capacity and resilience supporting strategic investments and contributing to sustainable economic development across Greece.

B. Projected course and development

2026 results verify CrediaBank's sustained growth trajectory and the consistent execution of our strategy. Our performance highlights a Bank that is growing responsibly, invigorating its market position, and translating its strategic choices into tangible, measurable results and value, even amid periods of geopolitical uncertainty.

During H1 2026, gross loans excluding senior notes, elevated by 39% YoY to €5.3 bln, net interest income soared by 26% to €98.2 mln, while net fee and commission income surged by 34% to €22.7 mln. At the same time, recurring profit after tax reached €31.3 mln, up 45% YoY. Deposits stood at €7.6 bln and the CET1 ratio strengthened to a particularly robust 15.5%, while on a pro-forma basis, reflecting the acquisition of Evropi Holdings, the ratio further widened to 16.7%. These results reaffirm the resilience of our business model, the Bank's financial strength, and our ability to consistently support the growth of the Greek economy.

The stellar financial performance delivered in H1 2026 was complemented by the achievement of important strategic milestones:

We commenced the year with the highly successful €300 mln Share Capital Increase, a landmark transaction that underscored the strong confidence placed in CrediaBank by both institutional and retail investors and provided a solid foundation for the accelerated execution of our strategic and business objectives. Building on this success, we advanced a series of strategic initiatives designed to diversify our sources of income, broaden our product and service offering, and create new opportunities for sustainable growth. The trust of Top Tier institutional investors was further reaffirmed through the successful completion of the recent share placement by one of our two main shareholders. The transaction significantly broadened our shareholder base, bringing it more closely in line with the ownership structures of leading European systemic banks. At the same time, it enhanced the visibility, liquidity and attractiveness of our shares, further strengthening our profile and access within the international capital markets.

The impending acquisition of a 70% stake in Pantelakis Securities S.A., one of Greece's historical brokerage firms, in tandem with the planned absorption of Evropi Holdings, a high-quality and rapidly growing insurance platform in Greece, both subject to customary conditions precedent, are expected to further enhance our product pallet offering. These strategic initiatives will enable us to provide a more holistic financial services proposition to our clients, while accelerating our transition towards a more diversified revenue model with an increased contribution from fee income factories.

Evropi Holdings brings deep expertise in the insurance sector, a broad portfolio of products, strong financial performance and considerable financial resilience. On our side, we offer a nationwide distribution network, strong digital channels, and a large and continuously expanding customer base, making the transaction highly complementary.

The absoprtion of Evropi Holdings is expected to invigorate our fee income generation and increase revenue per customer, while further strengthening customer engagement and loyalty. It will also create substantial cross-selling opportunities and fortify our capital base. We anticipate approximately 8% EPS accretion by 2028, a double-digit ROI, and an increase of more than 100 bps in our capital ratios. The pro-forma CET1 ratio is expected to widen by 117 bps to 16.7%, while the Total Capital Ratio to expand to 21.8%.

As we continue to expand our footprint in Greece, we are increasingly earning the confidence of leading international institutions and market participants. We are the first bank in Greece to establish a strategic partnership with BNP Paribas Asset Management in Wealth Management, providing our clients with access to globally recognised investment expertise while accelerating the enhancement of our digital capabilities. At the same time, we became the second Greek bank and the first European non-systemic bank to sign an agreement with the European Investment Bank (EIB) aimed at financing investments by SMEs and mid-cap companies in the security and defence sectors. This initiative is expected to mobilise up to €200 mln and further reinforces our commitment to supporting productive investment and strengthens our position as a trusted financing partner to the real economy.

In parallel, we remain firmly committed to the execution of strategic initiatives already in progress: the modernization of our branch network, our partnership with Euronet for the largest ATM network in Greece, the acceleration of our digital transformation journey, and the preparations for the completion of the acquisition of HSBC Malta. Our expansion into Malta marks an important milestone for the Group, broadening our geographic footprint and further diversifying our business model, thus creating a leading regional banking group.

The first half of 2026 demonstrates that CrediaBank has entered a new phase of growth. With strong fundamentals, diversified sources of income, increasing confidence from the international investment community and a clear strategic vision, we approach the second half of the year with confidence and responsibility. We remain steadfast in our commitment to supporting the real economy, while continuing to invest in the enhancement of our services, technology and infrastructure. Our focus remains on delivering sustainable long-term value for our customers and shareholders, wherever we operate.

C. Risk Management

The Group's risks and uncertainties, as well as the measures taken to address them, have not changed materially from those disclosed in the Annual Financial Report for the fiscal year 2025.

D. TRANSACTIONS WITH RELATED PARTIES

All transactions with related parties were executed within the Group’s usual operational framework at an arm's length basis. These transactions, based on their categorization as transactions with related companies and members of Management, for the period ended 30.6.2026 are as follows:

D1. Transactions with related parties

Receivables

Company (amounts in thousand €)	CrediaBank's Participation as at 30.06.2026	Participation percentage	Loans	Other receivables	Bonds
CREDIABANCASSURANCE AGENCY SINGLE MEMBER S.A.	100	100%		468	
CREDIAFACTORS SINGLE MEMBER S.A.	10,413	100%	171,486	140	
ZAITECH I VENTURE CAPITAL MUTUAL FUND	3,047	50%			
ELECTRONIC NATIONAL SOCIAL SECURITY AGENCY (E-EFKA)				24	
ENGINEERS AND PUBLIC WORKS CONTRACTORS FUND (TMEDE) / TMEDE PROPERTIES S.A. REAL ESTATE MANAGEMENT COMPANY			1	96	
AKTOR GROUP					
AKTOR TECHNICAL COMPANY S.A.			46,264		
AKTOR S.A. HOLDINGS			5	579	1,056
AKTOR CONSTRUCTION S.A.			95,826		
VOLTON GROUP					
VOLTON HELLENIC ENERGY S.A.			5,067	17	
GREENVILLE DEVELOPMENT S.A.			2,691		
VOLTON AIR DRAG SINGLEMEMBER S.A			5,466		
VOLTON AIR ELEVEN SINGLEMEMBER SA			11,434		
AKTOR SOLAR KILKIS SINGLE-MEMBER S.A.			22,760		
AKTOR SPECIAL CONCESSIONS & PPP PROJECTS SINGLE-MEMBER S.A.			94,535		
SUN FORCE ONE S.A.			96,604		
MOREAS S.A.			10,450		
HELLENIC POST (ELTA)			7,137		
OTHER AFFILIATED COMPANIES			15,267		
Total	**13,560**		**584,993**	**1,324**	**1,056**

Liabilities

Company (amounts in thousand €)	Sight Deposits	Term Deposits	Λοιπές υποχρεώσεις
CREDIABANCASSURANCE AGENCY SINGLE MEMBER S.A.	1,035	6,500	3
CREDIAFACTORS SINGLE MEMBER S.A.	5,419		
ZAITECH I VENTURE CAPITAL MUTUAL FUND	465		
ELECTRONIC NATIONAL SOCIAL SECURITY AGENCY (E-EFKA)	407,862		
ENGINEERS AND PUBLIC WORKS CONTRACTORS FUND (TMEDE) / TMEDE PROPERTIES S.A. REAL ESTATE MANAGEMENT COMPANY	11,464	3,150	
THRIVEST HOLDING LTD	47		
AKTOR GROUP			
AKTOR TECHNICAL COMPANY S.A.	58		
AKTOR S.A. HOLDINGS	24,845		
AKTOR CONSTRUCTION S.A.	2,090		
VOLTON GROUP			
VOLTON HELLENIC ENERGY S.A.	1,085		
GREENVILLE DEVELOPMENT S.A.	1,207		
ORIZON HELLENIC TELECOM S.A.	282		
SUN FORCE ONE S.A.	1,734		
AKTOR SOLAR KILKIS SINGLE-MEMBER S.A.	53		
AKTOR SPECIAL CONCESSIONS & PPP PROJECTS SINGLE-MEMBER S.A.	370		
ASTERAS TRIPOLIS FC S.A.	483		
HELLENIC POST (ELTA)	3,202		
URBAN TRANSPORT S.A.	301		
CRYSTAL SHIPBROKERS S.A.	10		
OTHER AFFILIATED COMPANIES	15,915	1,700	
Total	**477,927**	**11,350**	**3**

Income

Company (amounts in thousand €)	Rental Income	Income receivable	Loan interest income and bond interest Income	Commission Income
CREDIABANCASSURANCE AGENCY SINGLE MEMBER S.A.	1	123		401
CREDIAFACTORS SINGLE MEMBER S.A.	5	22	2,512	
ENGINEERS AND PUBLIC WORKS CONTRACTORS FUND (TMEDE) / TMEDE PROPERTIES S.A. REAL ESTATE MANAGEMENT COMPANY		30		6
AKTOR GROUP				
AKTOR TECHNICAL COMPANY S.A.			510	5
AKTOR S.A. HOLDINGS			26	3
AKTOR CONSTRUCTION S.A.			2,309	8
VOLTON GROUP				
VOLTON HELLENIC ENERGY S.A.			132	1
GREENVILLE DEVELOPMENT S.A.			66	2
HELLENIC RADIO SERVICES S.A.			1	
ORIZON HELLENIC TELECOM S.A.			0	1
VOLTON AIR DRAG SINGLEMEMBER S.A			71	73
VOLTON AIR ELEVEN SINGLEMEMBER SA			149	73
SUN FORCE ONE S.A.			2,208	65
AKTOR SOLAR KILKIS SINGLE-MEMBER S.A.			426	44
AKTOR SPECIAL CONCESSIONS & PPP PROJECTS SINGLE-MEMBER S.A.			2,149	14
MOREAS S.A.			198	
HELLENIC POST (ELTA)			239	
OTHER AFFILIATED COMPANIES			154	16
Total	**6**	**176**	**11,150**	**714**

Expenses

Company (amounts in thousand €)	Deposits interest expense
CREDIABANCASSURANCE AGENCY SINGLE MEMBER S.A.	53
ELECTRONIC NATIONAL SOCIAL SECURITY AGENCY (E-EFKA)	169
ENGINEERS AND PUBLIC WORKS CONTRACTORS FUND (TMEDE) / TMEDE PROPERTIES S.A. REAL ESTATE MANAGEMENT COMPANY	79
AKTOR GROUP	
AKTOR S.A. HOLDINGS	91
OTHER AFFILIATED COMPANIES	19
Total	**411**

Letters of Guarantee

Company (amounts in thousand €)	Letters of Guarantee
ENGINEERS AND PUBLIC WORKS CONTRACTORS FUND (TMEDE) / TMEDE PROPERTIES S.A. REAL ESTATE MANAGEMENT COMPANY	172
AKTOR GROUP	
AKTOR TECHNICAL COMPANY S.A.	4,056
AKTOR CONSTRUCTION S.A.	18,001
VOLTON GROUP	
VOLTON HELLENIC ENERGY S.A.	13,584
GREENVILLE DEVELOPMENT S.A.	2,085
ORIZON HELLENIC TELECOM S.A.	488
CRYSTAL SHIPBROKERS S.A.	9
ASTERAS TRIPOLIS FC S.A.	450
OTHER AFFILIATED COMPANIES	413
Total	**39,258**

D2. Transactions with members of the management

The table below lists the transactions with members of the Management (Chairman and Chief Executive Officer, members of the Board of Directors, members of the Executive Committee) at 30.06.2026 as well as the members of the Assets - Liabilities Management Committee at Bank and Group level:

Transaction with members of the Management

(amounts in thousand euros)	Group	Bank
Receivables	539	539
Liabilities	2182	2182
Income	20	20
Expense	17	17
Wages and Salaries	2958	2787
Board of Directors' fees	490	433

Alternative Performance Measures: According to European Securities and Markets Authority (ESMA) guidelines in relation to Alternative Performance Measures (APMs) published in October 2015 and effective since July 3rd, 2016, the following tables disclose the definitions and the calculations of the related (APMs) which are included to Board of Directors interim Financial Report for the period ended 30.6.2026.

	Definition			Calculation	30.6.2026	31.12.2025
Accumulated Provisions to cover Credit Risk / Loans and advances to customers before provisions	The ratio reflects the relationship between the total provisions to cover credit risk to total loans	Numerator	+	Accumulated provisions to cover credit risk	86,710	77,201
		Denominator	+	Loans and advances to customers before provisions	6,307,015	5,534,359
		Ratio	**=**		**1.4%**	**1.4%**

	Ορισμός			Numerator	30.6.2026	30.6.2025
Cost of Risk (Current Period Credit Loss Provisions) / Average Net Loan Portfolio After Provisions	The Cost of Risk ratio measures credit impairment charges recognized during the period relative to the average net loan portfolio.	Numerator	+	Credit risk provisions on an annualized basis, excluding the impact of synthetic securitization costs.	19,683	16,276
		Denominator	-	Average customer loans and advances, calculated as the average of period-end and prior year-end balances, excluding senior notes.	4,810,365	3,487,822
		Ratio	**=**		**0.4%**	**0.5%**

	Definition			Calculation	30.6.2026	30.6.2025
Profit / (Losses) after taxes / Operating income	The ratio reflects the relationship between the Profit or Loss after tax and the Total Income	Numerator	+	Profit / (Losses) after taxes	23,017	4,918
		Denominator	+	Income from Operating Activities	130,334	120,422
			-	Non-recurring profit *	0	1,597
		Ratio	=		**17.7%**	**4.1%**

	Definition	Calculation			30.6.2026	30.6.2025
Expenses / Income Ratio	The ratio reflects the relationship between recurring expenses and income of the period	Numerator	+	Personnel expenses	46,471	64,678
			-	Staff leaving expense	2,219	24,779
			+	General operating expenses	27,562	22,505
			-	Non-recurring expenses *	2,439	2,175
			+	Depreciation	15,324	15,450
		Denominator	+	Income from operating activities	130,334	120,422
			-	Non-recurring profit *	0	1,597
		Ratio	**=**		**65.0%**	**63.7%**

	Definition	Calculation			30.6.2026	31.12.2025
Loans and Advances to customers (before provisions) to Deposit Ratio	The ratio reflects the relationship of loans and advances to customers before provisions to due to customers	Numerator	+	Loans and advances to customers before provisions	6,307,015	5,534,359
		Denominator	+	Due to customers	7,571,823	6,757,046
		Ratio	**=**		**83.3%**	**81.9%**

	Definition	Calculation			30.6.2026	30.6.2025
Return on Equity (RoE), Net of Tax	The ratio represents profit after tax for the period as a percentage of total shareholders' equity.	Numerator	+	Profit/(Loss) After Tax	23,017	4,918
		Denominator	+	Equity	1,278,221	974,587
		Ratio	**=**		**1.8%**	**0.5%**

*Non-recurring gains for the first half of 2025 comprise income of €1.6 million arising from the reversal of unused expense provisions recognized in prior financial periods.
Non-recurring expenses for the first half of 2025 comprise: (a) advisory fees amounting to €1.8 million incurred in connection with the Bank's transformation program; and (b) depreciation charges amounting to €375 thousand resulting from the restructuring of the branch network and Head Office buildings.
Non-recurring expenses for the first half of 2026 comprise: (a) marketing and advertising expenses of €0.7 million; (b) advisory fees of €0.7 million; and (c) other expenses of €1.1 million incurred in connection with the Bank's digital transformation program

THE CHAIRMAN OF THE BOD	THE CHIEF EXECUTIVE OFFICER
CONSTANTINOS M. HERODOTOU ID NUM. 0000760047	ELENI CH. VRETTOU ID NUM. A03625864

CONDENSED INTERIM FINANCIAL INFORMATION FOR THE PERIOD ENDED

30 JUNE 2026

In accordance with International Accounting Standard 34
(as adopted by the E.U.)

The Condensed Interim Financial Information for the first semester of 2026, as well as the accompanying notes, were approved by the Board of Directors at the meeting held on 6 August 2026 and have been posted on the Bank's website.

Chalandri, 6 August 2026

THE CHAIRMAN OF THE BOARD OF DIRECTORS	THE CHIEF EXECUTIVE OFFICER	THE C.F.O.	THE DIRECTOR OF FINANCIAL MANAGEMENT
CONSTANTINOS M. HERODOTOU	ELENI CH. VRETTOU	VASILIKI CH. SKOUBAS	EVAGGELOS G. RIZOS
ID No. 0000760047	ID No. A03625864	ID No. A01573309	ID No. Ξ 989060

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Independent Auditors' Review Report

(Translation from original in Greek)

To the Board of Directors of CREDIABANK S.A.

Report on Review of Interim Financial Information

Introduction

We have reviewed the accompanying condensed separate and consolidated statement of financial position of CrediaBank S.A. (the Bank) as at 30 June, 2026 and the relative condensed separate and consolidated statements of income and other comprehensive income, changes in equity and cash flows for the six-month period then ended, as well as the selected explanatory notes, that constitute the condensed interim financial information, which is an integral part of the six-month financial report under Law 3556/2007.
Management is responsible for the preparation and presentation of this condensed interim financial information, in accordance with International Financial Reporting Standards, as adopted by the European Union (EU) and which apply to Interim Financial Reporting (International Accounting Standard "IAS 34"). Our responsibility is to express a conclusion on this condensed interim financial information based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements (ISRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing that have been incorporated into the Greek Legislation and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim financial information is not prepared, in all material respects, in accordance with International Accounting Standard "IAS 34".

Report on Other Legal and Regulatory Requirements

Our review did not identify material inconsistency or error in the statements of the members of the Board of Directors and the information of the six-month Financial Report of the Board of Directors, as these are defined in article 5 and 5a of Law 3556/2007, with respect to the condensed separate and consolidated financial information.

Athens, 6 August 2026

Certified Public Accountants Auditors

Konstantinos Kazas
Registry Number SOEL 55641

Athanasios Xynas
Registry Number SOEL 34081

Chartered Accountants Management Cons
58, Katehaki Av., 115 25 Athens, Greece
Registry Number SOEL 127

Interim consolidated income statement

		Group			
		From January 1st to		From April 1st to	
(Amounts in thousand €)	Note	30.6.2026	30/6/2025*	30.6.2026	30/6/2025*
Interest and similar income		146,702	125,656	76,960	63,279
Less: Interest expense and similar expenses		(48,503)	(47,597)	(25,544)	(21,843)
Net interest income	7	**98,199**	**78,059**	**51,415**	**41,436**
Fee and commission income		28,900	24,635	15,613	14,083
Less: Fee and commission expense		(6,173)	(7,648)	(3,845)	(4,151)
Net fee and commission income	8	**22,727**	**16,987**	**11,767**	**9,930**
Profit / (loss) from financial transactions	10	721	11,656	75	10,184
Profit / (loss) from investment portfolio	10	1,642	2,125	382	1,074
Other income / (expenses)		7,045	11,595	5,484	1,593
Operating income		**130,334**	**120,422**	**69,123**	**64,219**
Personnel expenses	9	(44,252)	(39,899)	(24,162)	(19,461)
General operating expenses	9	(27,562)	(22,505)	(14,884)	(13,664)
Depreciation expense	9	(15,324)	(15,450)	(7,889)	(7,706)
Total operating expenses		**(87,138)**	**(77,854)**	**(46,935)**	**(40,831)**
Profit before tax and provisions		**43,197**	**42,567**	**22,188**	**23,388**
Provisions for expected credit losses and other impairment	14	(13,432)	(9,423)	(6,242)	(4,575)
Staff leaving expense	9	(2,219)	(24,779)	(467)	(11,469)
Results from investments in associates		(55)	107	111	49
Profit before income tax		**27,490**	**8,473**	**15,590**	**7,394**
Less: income tax	11	(4,473)	(3,554)	(394)	(2,582)
Profit for the period		**23,017**	**4,918**	**15,196**	**4,812**
Attributable to:					
Equity attributable to owners of the Bank		23,017	4,918	15,196	4,812
Basic earnings per share (in €)	12	0.0103	0.0028	0.0072	0.0027
Diluted earnings per share (in €)	12	0.0103	0.0028	0.0072	0.0027

** Certain comparative period figures have been reclassified to conform to the current period presentation (Note 25).*

Interim standalone income statement

(Amounts in thousand €)	Note	Bank From January 1st to 30.6.2026	30/6/2025*
Interest and similar income		145,782	124,485
Less: Interest expense and similar expenses		(48,514)	(47,654)
Net interest income	**7**	**97,268**	**76,831**
Fee and commission income		26,861	23,302
Less: Fee and commission expense		(6,144)	(7,627)
Net fee and commission income	**8**	**20,717**	**15,675**
Profit / (loss) from financial transactions	10	3,201	12,586
Profit / (loss) from investment portfolio	10	1,642	2,125
Other income / (expenses)		6,554	11,473
Operating income		**129,382**	**118,689**
Personnel expenses	9	(43,567)	(39,491)
General operating expenses	9	(27,326)	(22,259)
Depreciation expense	9	(15,266)	(15,435)
Total operating expenses		**(86,159)**	**(77,184)**
Profit before tax and provisions		**43,223**	**41,505**
Provisions for expected credit losses and other impairment	14	(13,380)	(9,592)
Staff leaving expense	9	(2,219)	(24,779)
Profit before income tax		**27,624**	**7,134**
Less: income tax	11	(4,370)	(3,069)
Profit for the period		**23,254**	**4,065**
Attributable to:			
Equity attributable to owners of the Bank		23,254	4,065
Basic earnings per share (in €)	12	0.0104	0.0023
Diluted earnings per share (in €)	12	0.0104	0.0023

** Certain comparative period figures have been reclassified to conform to the current period presentation (Note 25).*

Interim consolidated statement of comprehensive income

	Group			
	From January 1st to		From April 1st to	
(Amounts in thousand €)	30.6.2026	30.6.2025	30.6.2026	30.6.2025
Profit for the period after income tax recognized in the Income Statement	**23,017**	**4,918**	**15,196**	**4,812**
Amounts that may be reclassified in the income statement				
Financial assets at Fair Value through Other Comprehensive Income (FVOCI)				
Change in fair value (before tax)	(1,779)	(2,003)	2,182	2,374
Income Tax	391	441	(480)	(522)
Amounts that will not be reclassified in the Income Statement				
Actuarial gains / (losses) on defined benefit obligations	67	128	67	128
Income Tax	*(15)*	*(28)*	*(15)*	*(28)*
Total other comprehensive income / (expenses) recognized directly in equity, after income tax	**(1,335)**	**(1,463)**	**1,754**	**1,951**
Total comprehensive income / (expenses), after income tax	**21,682**	**3,455**	**16,951**	**6,763**
Attributable to:				
Equity attributable to owners of the Bank	21,682	3,455	16,951	6,763

Interim standalone statement of comprehensive income

(Amounts in thousand €)	Bank From January 1st to 30.6.2026	30.6.2025
Profit for the period after income tax recognized in the Income Statement	**23,254**	**4,065**
Amounts that may be reclassified in the income statement		
Financial assets at Fair Value through Other Comprehensive Income (FVOCI)		
Change in fair value (before tax)	(1,779)	(2,003)
Income Tax	391	441
Amounts that will not be reclassified in the Income Statement		
Actuarial gains / (losses) on defined benefit obligations	67	128
Income Tax	*(15)*	*(28)*
Total other comprehensive income / (expenses) recognized directly in equity, after income tax	**(1,335)**	**(1,463)**
Total comprehensive income / (expenses), after income tax	**21,919**	**2,602**

Interim statement of financial position

(Amounts in thousand €)		Group		Bank	
Assets	**Note**	**30.6.2026**	**31.12.2025**	**30.6.2026**	**31.12.2025**
Cash and balances with Central Bank		753,240	642,518	753,239	642,518
Due from other financial institutions		69,091	68,555	69,082	68,538
Derivative financial instruments - assets		630	152	630	152
Loans and advances to customers (net of impairment)	**14**	6,220,305	5,457,157	6,208,431	5,441,835
Investment securities	**13**	1,653,188	1,440,415	1,653,188	1,440,415
Investments in subsidiaries	**15**	0	0	10,513	7,975
Investments in associates and other entities	**16**	5,324	4,034	5,324	4,034
Tangible assets		79,517	86,064	79,304	85,821
Investment property	**18**	109,420	103,045	109,420	103,045
Intangible assets		266,849	262,121	266,725	262,007
Deferred tax assets	**17**	222,340	224,658	222,189	224,742
Assets held for sale	**17**	16,596	15,079	16,596	15,079
Other assets		175,845	175,842	170,450	171,074
Total Assets		**9,572,345**	**8,479,639**	**9,565,092**	**8,467,236**
Liabilities					
Due to credit institutions	**19**	338,355	258,736	338,382	258,736
Due to customers	**20**	7,571,823	6,757,046	7,584,776	6,764,110
Derivative financial instruments - liabilities		465	0	465	0
Debt securities in issue	**21**	224,336	230,013	224,336	230,013
Defined benefit obligations		7,387	7,072	7,387	7,072
Other provisions		23,948	24,086	23,948	24,086
Other liabilities		127,809	223,910	115,386	212,567
Total Liabilities		**8,294,124**	**7,500,863**	**8,294,681**	**7,496,584**
Equity					
Share capital (common shares)	**22**	99,782	80,901	99,782	80,901
Other equity instruments		100,000	100,000	100,000	100,000
Share premium		800,552	519,433	800,552	519,433
Reserves		268,422	266,825	268,219	266,784
Retained earnings		9,465	11,617	1,858	3,534
Equity attributable to equity owners of the Bank		**1,278,221**	**978,777**	**1,270,411**	**970,652**
Non-controlling interests		0	0	0	0
Total Equity		**1,278,221**	**978,777**	**1,270,411**	**970,652**
Total Liabilities and Equity		**9,572,345**	**8,479,639**	**9,565,092**	**8,467,236**

** Certain comparative period figures have been reclassified to conform to the current period presentation (Note 25).*

Interim consolidated statement of changes in equity

Group

(Amounts in thousand €)	Share capital (common shares)	Share premium	Other equity instruments	Other reserves	Reserves	Retained earnings	Total
Balance 1.1.2025	**80,900**	**1,565,446**	**0**	**253,924**	**982,119**	**(2,007,046)**	**875,343**
Results for the period						4,918	**4,918**
Other comprehensive income							
Financial assets measured at fair value through other comprehensive income (FVOCI): Change in fair value				(2,003)			**(2,003)**
Actuarial gains / (losses) on defined benefit obligations				128		51	**179**
Income Tax				413			**413**
Total comprehensive income/(expense), after income tax	**0**	**0**	**0**	**(1,463)**	**0**	**4,969**	**3,506**
Share capital increase through issuance of ordinary shares	1						**1**
Interest payable to holders of the AT1 capital instruments						(364)	**(364)**
AT1 capital instruments, net of issuance costs			100,000			(3,899)	**96,101**
Other changes in equity	**1**		**100,000**			**(4,263)**	**95,738**
Balance 30.6.2025	**80,901**	**1,565,446**	**100,000**	**252,461**	**982,119**	**(2,006,340)**	**974,587**
Changes up to 31.12.2025	0	(1,046,012)	0	(1,271)	(966,484)	2,017,957	4,190
Balance 31.12.2025	**80,901**	**519,434**	**100,000**	**251,190**	**15,635**	**11,617**	**978,777**

Group

(Amounts in thousand €)	Share capital (common shares)	Share premium	Other equity instruments	Other reserves	Reserves	Retained earnings	Total
Balance 1.1.2026	**80,901**	**519,434**	**100,000**	**251,190**	**15,635**	**11,617**	**978,777**
Results for the period						0	**0**
Other comprehensive income							
Financial assets measured at fair value through other comprehensive income (FVOCI): Change in fair value				(1,779)			**(1,779)**
Actuarial gains / (losses) on defined benefit obligations				67			**67**
Income Tax				377			**377**
Total comprehensive income/(expense), after income tax	**0**	**0**	**0**	**(1,335)**	**0**	**23,017**	**21,682**
Share capital increase through issuance of ordinary shares	18,750						**18,750**
Increase in Share Capital by Capitalization of the Share Premium Reserve	131	(131)					**0**
Share premium		281,250					**281,250**
Share Capital Increase related expenses						(20,281)	**(20,281)**
Legal Reserve					162	(162)	**0**
Share-based Payment Reserve					2,770	(79)	**2,691**
Interest payable to holders of the AT1 capital instruments			0			(4,649)	**(4,649)**
Other changes in equity	**18,881**	**281,119**	**0**	**0**	**2,932**	**(25,171)**	**277,762**
Balance 30.6.2026	**99,782**	**800,552**	**100,000**	**249,855**	**18,567**	**9,465**	**1,278,221**

Interim standalone statement of changes in equity

Bank

(Amounts in thousand €)	Share capital (common shares)	Share premium	Other equity instruments	Other reserves	Reserves	Retained earnings	Total
Balance 1.1.2025	**80,900**	**1,565,446**	**0**	**252,829**	**983,173**	**(2,012,496)**	**869,850**
Results for the period						4,065	**4,065**
Other comprehensive income							
Financial assets measured at fair value through other comprehensive income (FVOCI): Change in fair value				(2,003)			**(2,003)**
Actuarial gains / (losses) on defined benefit obligations				128		51	**179**
Revaluation of tangible assets							**0**
Income Tax				413			**413**
Total comprehensive income/(expense), after income tax	**0**	**0**	**0**	**(1,463)**	**0**	**4,116**	**2,653**
Share capital increase through issuance of ordinary shares	1						**1**
Interest payable to holders of the AT1 capital instruments						(364)	**(364)**
AT1 capital instruments, net of issuance costs			100,000			(3,899)	**96,101**
Other changes in equity	**1**	**0**	**100,000**	**0**	**0**	**(4,263)**	**95,738**
Balance 30.6.2025	**80,901**	**1,565,446**	**100,000**	**251,366**	**983,173**	**(2,012,643)**	**968,241**
Changes up to 31.12.2025	0	(1,046,013)	0	(1,270)	(966,484)	2,016,177	2,411
Balance 31.12.2025	**80,901**	**519,433**	**100,000**	**250,096**	**16,689**	**3,534**	**970,652**

Bank

(Amounts in thousand €)	Share capital (common shares)	Share premium	Other equity instruments	Other reserves	Reserves	Retained earnings	Total
Balance 1.1.2026	**80,901**	**519,433**	**100,000**	**250,096**	**16,689**	**3,534**	**970,652**
Results for the period						23,254	**23,254**
Other comprehensive income							
Financial assets measured at fair value through other comprehensive income (FVOCI): Change in fair value				(1,779)			**(1,779)**
Actuarial gains / (losses) on defined benefit obligations				67			**67**
Income Tax				377			**377**
Total comprehensive income/(expense), after income tax	**0**	**0**	**0**	**(1,335)**	**0**	**23,254**	**21,919**
Share capital increase through issuance of ordinary shares	18,750						**18,750**
Increase in Share Capital by Capitalization of the Share Premium Reserve	131	(131)					**0**
Interest payable to holders of the AT1 capital instruments						(4,649)	**(4,649)**
Share Capital Increase related expenses						(20,281)	**(20,281)**
Share premium		281,250					**281,250**
Share-based Payment Reserve					2,770		**2,770**
Other changes in equity	**18,881**	**281,119**	**0**	**0**	**2,770**	**(24,930)**	**277,841**
Balance 30.6.2026	**99,782**	**800,552**	**100,000**	**248,760**	**19,459**	**1,859**	**1,270,411**

Interim statement of cash flows

	Group		Bank	
	From January 1st to		From January 1st to	
(Amounts in thousand €)	30.6.2026	30.6.2025	30.6.2026	30.6.2025
Cash flows from operating activities				
Interest and similar income received	143,719	118,227	142,798	117,056
Interest expense paid	(47,438)	(47,597)	(47,448)	(47,654)
Dividends received	1,777	352	1,777	352
Commission received	25,923	24,635	23,884	23,302
Commission paid	(6,173)	(7,648)	(6,144)	(7,627)
Profit from financial transactions	1,043	12,566	1,043	12,566
Other income	1,438	11,019	947	11,121
Cash payments to employees and suppliers	(71,959)	(83,461)	(71,034)	(82,807)
Taxes received / (paid)	51	0	0	0
Cash flows from operating activities before changes in operating assets and liabilities	48,381	28,092	45,823	26,309
Changes in operating assets and liabilities				
Net (increase) / decrease in financial assets measured at fair value through profit or loss (FVPL)	(7,648)	(10,407)	(7,648)	(10,407)
Net (increase) / decrease in loans and advances to customers	(772,257)	(436,196)	(776,054)	(435,168)
Net (increase) / decrease in other assets	5,148	(33,001)	5,603	(34,350)
Net increase / (decrease) in amounts due to financial institutions	79,619	(28,945)	79,646	(28,604)
Net increase / (decrease) in amounts due to customers and similar liabilities	814,777	470,401	820,666	470,352
Net increase / (decrease) in other liabilities	(102,420)	(86,643)	(102,460)	(84,848)
Total changes in operating assets and liabilities of the statement of financial position	17,220	(124,792)	19,754	(123,026)
Total changes in operating assets and liabilities of the statement of financial position	**65,601**	**(96,700)**	**65,577**	**(96,716)**
Cash flows from investing activities				
Purchases of intangible assets	(14,785)	(16,246)	(14,753)	(16,226)
Purchases of tangible assets	(5,285)	(959)	(5,285)	(959)
Net amount of Purchases/sales or redemptions of financial assets measured at fair value through other comprehensive income (FVOCI)	54,424	253,715	54,424	253,715
Purchase of financial assets measured at amortized cost	(258,700)	(45,184)	(258,700)	(45,184)
Investment in associates	(1,069)	(87)	(1,069)	(87)
Net cash flow from investing activities	**(225,416)**	**191,240**	**(225,383)**	**191,260**
Cash flows from financing activities				
Share Capital Increase	300,000	1	300,000	1
Rent paid under IFRS 16	(3,998)	(4,381)	(3,998)	(4,375)
TIER1 Share Capital Increase / Conversion Expenses	(20,281)	0	(20,281)	0
Repayments of existing and new issuance of subordinated debt securities	0	45,132	0	45,132
AT1 capital instruments, net of issuance costs	(4,649)	96,101	(4,649)	96,101
Net cash flow from financing activities	**271,072**	**136,852**	**271,072**	**136,858**
Net increase / (decrease) in cash and cash equivalents	**111,258**	**231,393**	**111,266**	**231,402**
Cash and cash equivalents at the beginning of the period	711,073	501,611	711,055	501,579
Cash and cash equivalents at the end of the period	**822,331**	**733,004**	**822,322**	**732,980**

1. General Information

CrediaBank S.A. Group, ("the Group") (former "Attica Bank S.A."), operates mainly in the financial sector, providing a wide range of financial and banking services to individuals and companies.

Apart from the parent company, CrediaBank S.A. Group includes two (2) subsidiaries and six (6) associated companies, which operate in Greece and employ 1,223 persons as at 30.06.2026. The number of Bank's branches as at the same date is 65.

CrediaBank S.A. (the "Bank") is the parent company of the Group. "CrediaBank S.A." is a Societé Anonyme with General Commercial Number 255501000 (former Registration Number (ARMAE) 6067/06/B/86/06). The Bank is listed on the Athens Stock Exchange. The address of the Bank's registered office is 260-262 Kifissias Avenue, Municipality of Chalandri, 15231.

The Condensed Six-month Financial Statements (the "financial statements") were approved for issue by the Board of Directors on 6th August 2026.

As at the financial statements 30.6.2026 approval date, the Board of Directors' composition was as follows:

Constantinos M. Herodotou	Chairman of the Board of Directors, Independent Non-Executive Member
Konstantinos G. Makedos***	A' Vice-Chairman of the BoD, Non-Executive Member
Avraam (Minos) E. Moissis*/**/***	B' Vice-Chairman of the Board of Directors, Non-Executive Member, Representative of the Hellenic Financial Stability Fund which was absorbed by the Hellenic Financial Stability Fund, appointed in accordance with the provisions of Law 3864/2010, as applicable
Eleni C. Vrettou	Chief Executive Officer, Executive Member
Vasiliki Ch. Skoubas	Executive Member
Nikolaos D. Vouyioukas*	Non-Executive Member
Afroditi V. Sevasti	Non-Executive Member
Antigoni Lymperopoulou	Non-Executive Member
Aimilios P. Yiannopoulos */**/***	Independent Non-Executive Member
Christos A. Alexakis	Independent Non-Executive Member
Ioannis G. Zographakis*/**/***	Independent Non-Executive Member
Panagiotis G. Liargovas**/***	Independent Non-Executive Member
Aimilios K. Stasinakis	Independent Non-Executive Member

* Member of the Audit Committee
** Member of the Corporate Governance, Nomination and Remuneration Committee
*** Member of the Risk Management Committee

At its meeting held on 29 July 2026, the Board of Directors, following a relevant recommendation by the Corporate Governance, Nominations, Human Resources and Remuneration Committee, elected Ms. Antigoni Lymberopoulou as a new non-executive member of the Board of Directors, replacing Mr. Nikolaos Bakos, who had resigned from his position as a non-executive Board member on 9 October 2025.

The above election is valid for the remaining term of office of the Board of Directors, i.e. until 26.02.2028, which is extended in accordance with paragraph 1 of article 85 of Law 4548/2018 until the expiry of the deadline within which the next Annual General Meeting must be convened and until the relevant resolution is adopted.

Amounts are presented in thousand euro, unless otherwise stated 41

The Bank's share is included in the following indices:

Euronext Athens

- General Price Index (GPI)
- Total Return General Index (TRGI)
- FTSE/X.A. Large Cap Index
- FTSE/X.A. Market Index
- FTSE/X.A. Banks Index
- FTSE/X.A. Financial Services Index
- ATHEX ESG Index

FTSE Russell

- All-World
- Large Cap
- All-Cap
- Total-Cap

MSCI Greece

- Small Cap

2. Basis of Preparation

(2.1) Statement of preparation

The Condensed Interim Financial Information for the first semester of 2026 has been prepared in accordance with International Accounting Standard 34 "Six-month Financial Information" as adopted by the EU and should be reviewed in conjunction with the published annual financial statements for the year ended 31 December 2025. The accounting policies, as amended and effective from 1.1.2026 are presented in note 2.3. The amounts included in this Condensed Interim Financial Information are expressed in thousand euros, unless otherwise mentioned in the respective notes. Comparative figures are adjusted, where necessary, to match the changes in the current presentation period (see **Note 25** to the Interim Condensed Financial Information).

The Interim Condensed Financial Information has been prepared under (see Note 25 to the Interim Condensed Financial Information).

The Interim Condensed Financial Information has been prepared in historical cost, except for the following material items:

- Financial assets and financial liabilities (including derivative financial instruments) measured at fair value through profit or loss;
- Investment securities measured either at fair value through profit or loss or at fair value through other comprehensive income;
- Investment properties, which are measured at fair value; and
- Investments in other companies (Private Equity Funds),

as presented in the Interim Statement of Financial Position and the related disclosures.

Basis for preparation of Condensed Interim Financial Information

(2.2) Going concern

The Group has prepared the half year report of 30.6.2026 according to the going concern principle. For the application of this principle, Management considered the recent developments in the economic environment and has assessed all the risks related to the quality of the assets. Moreover, Management makes estimates to form projections, in the foreseeable future and for at least 12 months from the reporting date of the financial statements for trends and the economic environment in which the Group operates.

The areas examined below are: Macroeconomic environment, Asset Quality, Market Risk, Liquidity, Capital Adequacy and Business Planning.

Macroeconomic Environment

The Greek economy continued to expand in the first quarter of 2026, recording a growth rate above the eurozone average, despite rising inflationary pressures and heightened geopolitical uncertainty.

More specifically, first quarter 2026 GDP (preliminary data) increased by 0.2% on a quarterly basis and by 2.0% on an annual basis (based on seasonally adjusted data), compared with +2.3% annual growth in the fourth quarter of 2025.

Regarding the outlook for 2026, the Bank of Greece, in its Monetary Policy Report 2025–2026 published in June 2026, forecasts real GDP growth of 1.9% for both 2026 and 2027, accelerating slightly to 2.0% in 2028. The Foundation for Economic and Industrial Research (IOBE) forecasts Greek GDP growth of 1.8% on an annual basis in 2026 and a slight acceleration to 2.0% in 2027, driven by investment and household consumption. Similarly, the OECD estimates that Greek GDP will grow by 1.9% in 2026 and 2.0% in 2027. Credit rating agencies have revised downwards their GDP growth forecasts for Greece in 2026, with S&P providing the lowest estimate at 1.7% (from 2.3%), mainly due to the impact of the conflict in the Middle East, while noting that the conflict does not undermine the resilience of the Greek economy. Fitch Solutions forecasts growth of 1.9% (from 2.2%).

Regarding inflation developments, upward pressures continued during the second quarter of 2026. According to data published by the Hellenic Statistical Authority (ELSTAT), inflation reached a year-high of 5.2% in May, before easing to 4.4% in June, on an annual basis. On a monthly basis, inflation in Greece stood at 3.9% in June, compared with 4.9% in May, while inflation in the euro area declined to 2.8% in June, from 3.2% in May.

In its Financial Stability Report of May 2026, the Bank of Greece revised upwards its inflation forecast for 2026 to 3.8%, from 3.1% expected in March 2026, mainly due to the energy price shock resulting from the conflict in the Middle East. The Bank of Greece expects inflationary pressures to ease in 2027 and 2028, to 2.6% and 2.3%, respectively. The Ministry of Finance, in its updated forecasts at the end of April, revised upwards its inflation estimates to 3.20% for 2026 (from 2.2%) and 2.40% for 2027.

Regarding labour market developments, unemployment increased on an annual basis in the first quarter of 2026, reaching 10.6% (from 8.3%). The unemployment rate stood at 8.1% on an annual basis in May, compared to 9.5% in April.

In the manufacturing sector, the S&P Global Greece Manufacturing PMI stood at 53.8 in June 2026, up from 53.3 in May 2026. Growth in output and new orders accelerated, while inflationary pressures and supplier delivery delays eased, although remaining close to historically high levels.

Economic sentiment remained at high levels throughout the second quarter of 2026. The relevant IOBE Economic Sentiment Indicator stood at 108.3 points in June, compared to 107.7 points in May, recording a moderate increase. The improvement was mainly attributed to stronger expectations in Retail Trade and Services. Conversely, sentiment in Manufacturing and Construction deteriorated slightly, while consumer confidence remained broadly unchanged.

The favorable performance of foreign direct investment (FDI) in Greece continued during the first half of 2026, despite uncertainty arising from developments in the Middle East. Investment inflows amounted to €4.4 billion during January–April 2026, compared to €2.3 billion in the corresponding period of 2025, according to Balance of Payments data published by the Bank of Greece.

Regarding fiscal developments, the General Government primary balance, on a modified cash basis, recorded a surplus of €4.48 billion during the first half of 2026, compared to a target of €1.95 billion, while in the corresponding period of 2025 it amounted to €4.52 billion. According to the Ministry of Finance, after adjusting for timing differences in payments and extraordinary revenues, the outperformance of the primary balance against the target is limited to €159 million.

Regarding recent developments in Greece’s sovereign credit rating, Fitch Ratings affirmed Greece’s rating at BBB with a stable outlook on 8 May 2026. Furthermore, S&P Global Ratings, in its annual review of Greece on 24 April 2026, made no changes to the country’s credit rating (BBB with a stable outlook), despite geopolitical uncertainty and pressures on energy prices.

Market Risk

As of 30.06.2026, the Group's total exposure to bonds amounted to €1.63 billion, comprising:

- investment securities measured at amortized cost: €1.39 billion;
- investment securities measured at fair value through other comprehensive income: €186.87 million; and
- securities measured at fair value through profit or loss and held for trading: €56.56 million.

The majority of the portfolio consists of sovereign and government-guaranteed issuances amounting to €1.28 billion (of which €655.47 million relates to Greek government debt), while €357.59 million comprises international and Greek corporate bonds (of which €266.26 million relates to bank-issued bonds and €91.33 million to corporate bonds).

Based on the above analysis, the capital requirement arising from the Group's total bond exposure represents approximately 3.6% of its total capital requirement.

Similarly, the market risk arising from the Group's trading portfolios remains at a particularly low level, representing approximately 0.8% of the Group's total capital requirement.

Liquidity

As of 30.06.2026, customer deposits amounted to €7.57 billion, representing an increase of 12% since the beginning of the year and confirming the continued confidence of the Group's customer base. At the same time, the Group maintained a strong liquidity profile, with the Loan-to-Deposit Ratio (LDR) standing at 66%, while the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) amounted to 145% and 122% (pro forma), respectively, remaining well above the minimum regulatory requirements.

As part of its liquidity risk management framework and its efforts to mitigate deposit concentration risk, the Group continues to implement targeted initiatives aimed at optimizing its deposit mix and further diversifying its funding sources, recognizing that excessive reliance on specific markets or a limited number of large depositors may increase funding risk.

In addition, the Group continues to make use of the European Central Bank's monetary policy operations and maintains committed funding lines with other credit institutions, further enhancing the flexibility and resilience of its funding base.

Furthermore, as part of its internal risk management processes and supervisory stress-testing exercises, the Group regularly assesses the impact of adverse scenarios on its liquidity position. The results of these stress tests demonstrate that the Bank maintains adequate liquidity buffers to withstand potential cash outflows over both the short and medium term.

Capital adequacy

Based on the Supervisory Review and Evaluation Process (SREP), which is conducted annually by the Bank of Greece, the total capital requirements (OCR) that the Issuer must maintain on an ongoing basis as of 6 April 2026 are defined by the following ratios:

- Common Equity Tier 1 (CET1) Ratio: 8.99%
- Tier 1 Capital Ratio: 11.05%
- Total Capital Ratio: 13.80%

It should be noted that the above capital requirements incorporate:

a) the minimum capital adequacy requirements of Pillar I of Basel II as defined in Article 92(1) of EU Regulation No. 575/2013, amounting to 8.00%,

(b) the additional capital requirements of Pillar II ("P2R"), under Basel III, as defined in Article 16(2) of EU Regulation No. 1024/2013, amounting to 3.00%

(c) the capital conservation buffer under Law 4261/2014, amounting to 2.50%

(d) the institution-specific countercyclical buffer in accordance with the provisions of Chapter F of Law 4261/2014, amounting to 0.30%[1]

As of the reporting date, the Group's capital ratios, excluding interim profit for the first half of the year of approximately €23 million, were as follows:

- Common Equity Tier 1 (CET1) Ratio: 15.02%;
- Tier 1 Capital Ratio: 17.11%; and
- Total Capital Ratio (TCR): 20.35%.

Including interim profit for the first half of the year of approximately €23 million, the CET1, Tier 1 and TCR ratios amounted to 15.50%, 17.60% and 20.83%, respectively.

The most significant factors that led to the formation of capital adequacy ratios as of 30.06.2026 are as follows:

- The successful completion of the approximately €300 million growth-oriented share capital increase in April 2026;
- The increase in total regulatory capital, driven primarily by the Bank's strong profitability during the first half of 2026, amounting to €23 million, together with the reduction in the deferred tax asset; and
- The credit expansion of approximately €841 million during the first half of the year, in line with the Bank's Business Plan. (In the short term, credit expansion has a negative impact on capital ratios, as it immediately increases risk-weighted assets, whereas the corresponding increase in internally generated capital through net interest income is recognized progressively over the life of the assets.)

Furthermore, as part of its internal risk management framework and supervisory exercises, the Group assesses adverse scenarios involving the underperformance of projected operating income and expenses against the assumptions of its Business and Capital Plan through 2028, thereby covering the period required for the assessment of the going concern assumption (being at least twelve months from the date of approval of the Financial Statements). These scenarios assume that the targets set out in the Business and Capital Plan are not achieved and adversely affect key metrics, including the Group's credit expansion, credit risk, recurring operating income, funding costs and total operating expenses. Even after incorporating the adverse scenario, the Bank's capital adequacy ratios remain above the applicable minimum regulatory requirements throughout the assessment period.

Business Planning

As part of the implementation of its business plan, the Bank initiated during the first semester of 2026 a share capital increase amounting to €300 million through the issuance of 375,000,000 new shares, which was completed on 07.04.2026. The new shares were offered in parallel through a public offering in Greece to retail and qualified investors, as well as through a private placement abroad. Total valid demand expressed by investors participating in the transaction amounted to 1,419,357,928 shares, oversubscribing the 375,000,000 new shares by approximately 3.8 times. The proceeds raised were used immediately to strengthen the Bank's capital position.

Within the framework of its ongoing strategy to create long-term value for its shareholders and customers, the Bank announced on 16.09.2025 that it had entered into a put option agreement with HSBC Continental Europe S.A. for the acquisition of its 70.03% shareholding in HSBC Malta plc. On 22 December 2025,

i. the Bank and HBCE entered into the acquisition agreement in order to implement the terms and conditions of the acquisition; and

[1] Pursuant to Executive Committee Act No. 235/1/07.10.2024 of the Bank of Greece, the countercyclical capital buffer rate for Greece was set at 0.25%, effective from 1 October 2025. The additional countercyclical capital buffer requirement arising from the Group's exposures to foreign countries is approximately 0.05% and is determined by the respective national central bank. The countercyclical capital buffer is a macroprudential tool designed to vary in line with a country's economic conditions, with the objective of ensuring that banks maintain adequate capital levels during periods of economic stress.

ii. the Bank, HBCE and HSBC Malta entered into the Cooperation Agreement to define certain obligations applicable to each of them and to regulate the cooperation required among the parties in order to facilitate the implementation of the acquisition. The acquisition is expected to be completed during the first half of 2027, subject to obtaining the customary corporate and regulatory approvals.

The Group believes that the acquisition will accelerate the implementation of its growth ambitions by doubling its assets from €8.5 billion as of 31 December 2025 to €16.4 billion on a pro forma basis, and customer deposits from €6.8 billion as of 31 December 2025 to €13.3 billion on a pro forma basis, while also expanding its operations into a new and attractive market outside Greece with one of the highest growth rates among comparable businesses within the EU. The Group identifies significant value creation opportunities, benefiting from the prospects of the Maltese economy while leveraging the strengthened management team and the best practices of both groups across retail lending, wealth management, insurance, commercial and business banking activities. The acquisition is aligned with the Group's growth strategy and provides the opportunity to increase relationships with underserved commercial banking customers, such as SMEs, as well as to acquire market-leading wealth management operations in an attractive wealth management jurisdiction with significant bancassurance potential. The Group believes that the acquisition will have a positive impact on the Group's stakeholders both in Greece and in Malta.

At the same time, the Bank continues to implement its transformation programme and has proceeded with the gradual reorganization of its branch network into New Experience branches, as well as the reorganization of its central operations, with the objective of optimizing the coverage of the new Bank's operational needs.

In October 2025, the Group launched its digital transformation programme aimed at further enhancing operational efficiency and supporting long-term value creation. The digital transformation programme includes a comprehensive digital strategy, the rebranding of the Group's branch network identity, the streamlining of digital processes and the upgrade of the core banking infrastructure. To support the execution of the programme, the Group has assembled a technology team consisting of more than 80 experienced professionals and plans to invest more than €60.0 million during the 2026–2028 period.

In addition, on 30.12.2025, the Bank announced that it had entered into a binding agreement with Euronet Worldwide, Inc., which includes:

a) the transfer of merchant acquiring and card transaction clearing agreements, as well as the establishment of a long-term sales and distribution partnership and joint commercial initiatives aimed at providing advanced payment solutions to the merchants cooperating with the Bank,

b) the transfer of the ATM network (both on-site and off-site ATMs) and the operation and management thereof on behalf of CrediaBank, as well as an agreement for free access to Euronet's nationwide network of 2,500 ATMs,

c) a long-term agreement with Euronet Card Services for the provision of card management and card issuing transaction processing services; and

d) an exclusive partnership in the field of payments and electronic wallet services (epay wallet).

Furthermore, as part of its strategy to diversify its revenue streams, the Bank announced on 21 May 2026, that it had entered into an agreement to acquire Evropi Holdings S.A. through a share exchange followed by a merger by absorption. Based on the agreed terms, the preliminary exchange ratio results in CrediaBank's and Evropi's shareholders holding 90.375% and 9.625% of the shares of the combined entity, respectively. Consequently, Evropi's shareholders shall receive 1.446 newly issued CrediaBank shares for each 1 Evropi share. CrediaBank's shareholders will retain the same number of shares. The transaction is subject to customary conditions precedent, including the completion of satisfactory due diligence to be carried out by the Bank, regulatory approvals, approval by the general meetings of shareholders of the Parties, as well as the Hellenic Corporation of Assets and Participations S.A..'s consent. The reference date of the merger balance sheet has been set for 30 June 2026.

Furthermore, the Bank announced on 11 May 2026 that it has entered into a share sale and purchase agreement with the shareholders of Pantelakis Securities S.A. for the acquisition of a 70.0% majority stake in the Company, including also a Call and Put Option for the acquisition of the remaining 30.0% of the Company's shares three years after the completion of the transaction. Pantelakis Securities S.A. is a member of the Athens Exchange and provides brokerage and equity capital markets services to retail and institutional clients in the Greek equity, bond and derivatives markets, while also offering access to all major international equity and derivatives markets.

The above transactions form part of the Group's strategic plan to broaden and enhance its product offering, strengthen the generation of fee and commission income, and further diversify its fee-based revenue streams.

Summary:

The Management has evaluated all the aforementioned factors related to the Group's primary business risks, liquidity, capital position, and its strategy and have concluded that there are no significant uncertainties that raise concerns about the Group's ability to continue its operations for at least the next 12 months. As a result, the interim condensed financial statements for the period ended 30.06.2026 have been prepared on the basis of the going concern principle.

(2.3) Accounting policies applicable from 1.1.2026

The accounting policies applied by the Group for the preparation of the condensed interim financial statements are in accordance with those presented in the published annual financial statements for the year ended 31.12.2025, taking into consideration the amendments of the standards as issued by the International Accounting Standards Board (IASB), adopted by the European Union and applied from 1.1.2026:

IFRS 9 & IFRS 7 "Amendments to the Classification and Measurement of Financial Instruments" (effective for annual periods starting on or after 01.01.2026)

In May 2024, the International Accounting Standards Board (IASB) issued amendments to the Classification and Measurement of Financial Instruments which amended IFRS 9 "Financial Instruments" and IFRS 7 "Financial Instruments: Disclosures". Specifically, the new amendments clarify when a financial liability should be derecognised when it is settled by electronic payment. Also, the amendments provide additional guidance for assessing contractual cash flow characteristics to financial assets with features related to ESG-linked features (environmental, social, and governance). IASB amended disclosure requirements relating to investments in equity instruments designated at fair value through other comprehensive income and added disclosure requirements for financial instruments with contingent features that do not relate directly to basic lending risks and costs. The above have been adopted by the European Union with effective date of 01.01.2026. The amendments do not affect the financial statements.

Amendments to IFRS 9 and IFRS 7 "Contracts Referencing Nature-dependent Electricity" (effective for annual periods starting on or after 01.01.2026)

On 18 December 2024 the International Accounting Standards Board (IASB) issued amendments to IFRS 9 "Financial Instruments" and IFRS 7 "Financial Instruments: Disclosures" to help companies better report the financial effects of nature-dependent electricity contracts, which are often structured as power purchase agreements (PPAs). Nature-dependent electricity contracts help companies to secure their electricity supply from sources such as wind and solar power. The amount of electricity generated under these contracts can vary based on uncontrollable factors such as weather conditions. The amendments allow companies to better reflect these contracts in the financial statements, by a) clarifying the application of the 'own-use' requirements, b) permitting hedge accounting if these contracts are used as hedging instruments and c) adding new disclosure requirements to enable investors to understand the effect of these contracts on a company's financial performance and cash flows. The above have been adopted by the European Union with effective date of 01.01.2026. The amendments do not affect the financial statements.

Annual Improvements to IFRS Standards-Volume 11 (effective for annual periods starting on or after 01.01.2026)

In July 2024, the IASB issued the Annual Improvements to IFRS Accounting Standards-Volume 11 addressing minor amendments to the following Standards: IFRS 1 'First-time Adoption of International Financial Reporting Standards', IFRS 7 'Financial Instruments: Disclosures', IFRS 9 'Financial Instruments': IFRS 10 'Consolidated Financial Statements', and IAS 7 'Statement of Cash Flows'. The amendments are effective for accounting periods on or after 1 January 2026. The above have been adopted by the European Union with effective date of 01.01.2026. The amendments do not affect the financial statements.

New Standards, Interpretations, Revisions and Amendments to existing Standards that have not been applied yet or have not been adopted by the European Union

The following new Standards, Interpretations and amendments of IFRSs have been issued by the International Accounting Standards Board (IASB), but their application has not started yet or they have not been adopted by the European Union.

IFRS 18 "Presentation and Disclosure in Financial Statements" (effective for annual periods starting on or after 01.01.2027)

In April 2024 the International Accounting Standards Board (IASB) issued a new standard, IFRS 18, which replaces IAS 1 'Presentation of Financial Statements'. The objective of the Standard is to improve how information is communicated in an entity's financial statements, particularly in the statement of profit or loss and in its notes to the financial statements. Specifically, the Standard will improve the quality of financial reporting due to a) the requirement of defined subtotals in the statement of profit or loss, b) the requirement of the disclosure about management-defined performance measures and c) the new principles for aggregation and disaggregation of information. The Group will examine the impact of the above on its Financial Statements. The above have not been adopted by the European Union.

IFRS 19 "Subsidiaries without Public Accountability: Disclosures" (effective for annual periods starting on or after 01.01.2027)

In May 2024 the International Accounting Standards Board issued a new standard, IFRS 19 "Subsidiaries without Public Accountability: Disclosures". The new standard allows eligible entities to elect to apply IFRS 19 reduced disclosure requirements instead of the disclosure requirements set out in other IFRS. IFRS 19 works alongside other IFRS, with eligible subsidiaries applying the measurement, recognition and presentation requirements set out in other IFRS and the reduced disclosures outlined in IFRS 19. This simplifies the preparation of IFRS financial statements for the subsidiaries that are in-scope of this standard while maintaining at the same time the usefulness of those financial statements for their users. IFRS 19 is effective from annual reporting periods beginning on or after 1 January 2027, with early adoption permitted. The Group will assess the impact of the Standard on its Financial Statements. The above have not been adopted by the European Union.

Amendments to IFRS 19 "Subsidiaries without Public Accountability: Disclosures" (effective for annual periods starting on or after 01.01.2027)

IFRS 19 Subsidiaries without Public Accountability: Disclosures was developed based on the disclosure requirements in other IFRS Accounting Standards as at 28 February 2021. At the time of its issuance, IFRS 19 did not include reduced disclosure requirements introduced or amended after that date. In August 2025, the IASB amended IFRS 19 to incorporate reduced disclosure requirements for new and amended IFRS Accounting Standards issued between February 2021 and May 2024. IFRS 19 will continue to be updated when new or amended IFRS Accounting Standards are issued. The Group will examine the impact of the above on its Financial Statements. The above have not been adopted by the European Union.

Amendments to IAS 21 "The Effects of Changes in Foreign Exchange Rates: Translation to a Hyperinflationary Presentation Currency" (effective for annual periods starting on or after 01.01.2027)

In November 2025, the International Accounting Standards Board (IASB) issued amendments to IAS 21 "The Effects of Changes in Foreign Exchange Rates" to clarify how entities should translate financial statements from a non-hyperinflationary functional currency into a hyperinflationary presentation currency. Under the amendments, all amounts in the financial statements (assets, liabilities, equity, income, expenses, including comparatives) shall be translated at the closing rate at the date of the most recent statement of financial position. Previously, assets and liabilities were translated at the closing rate, but income and expenses were translated at transaction rates. In addition, when an entity applies IAS 29 "Financial Reporting in Hyperinflationary Economies" to a foreign operation whose functional currency is not hyperinflationary, comparative amounts for that foreign operation are restated using a general price index rather than the closing rate. The amendments also introduce additional disclosure requirements, including disclosures regarding the application of the new translation requirements, instances where the presentation currency ceases to be hyperinflationary, and the provision of summarized financial information for affected foreign operations. The Group will examine the impact of the above on its Financial Statements. The above have not been adopted by the European Union.

Amendments to IAS 28 "Fair Value Option for Investments in Associates and Joint Ventures" (effective for annual periods starting on or after 01.01.2027)

In June 2026, the International Accounting Standards Board (IASB) issued amendments to IAS 28 "Investments in Associates and Joint Ventures" to clarify which entities can elect to measure their investments in associates and joint ventures at fair value through the fair value option provided in IAS 28. Specifically, the amendments clarify that the term "similar entities", as referred to in paragraphs 18–19 of IAS 28, includes entities whose specified main business activity is investing in particular types of assets, as defined in IFRS 18 "Presentation and Disclosure in Financial Statements". The amendments are effective for annual reporting periods beginning on or after the date an entity first applies IFRS 18, including when IFRS 18 is applied early. The Group will assess the impact of the amendments on its Financial Statements. The above have not been adopted by the European Union.

IFRS 20 "Regulatory Assets and Regulatory Liabilities" (effective for annual periods starting on or after 01.01.2029)

In May 2026, the International Accounting Standards Board (IASB) issued IFRS 20 "Regulatory Assets and Regulatory Liabilities", which replaces IFRS 14 "Regulatory Deferral Accounts". The Standard applies to entities that are subject to specific types of rate regulation and supplements the requirements of IFRS 15 "Revenue from Contracts with Customers". Specifically, it addresses circumstances where the timing of revenue recognition under IFRS 15 differs from the timing when the related compensation is included in regulated rates charged to customers ("timing differences"). IFRS 20 requires the effects of such timing differences to be recognised in the financial statements through the recognition of regulatory assets and regulatory liabilities, as well as the related regulatory income and regulatory expenses, in order to reflect the total compensation to which an entity is entitled for the regulatory goods or services it supplies in each reporting period. The Standard also establishes requirements regarding the measurement, presentation and disclosures of such items. IFRS 20 applies for annual reporting periods beginning on or after 1 January 2029, with earlier application permitted. The Group will assess the impact of the amendments on its Financial Statements. The above have not been adopted by the European Union.

(2.4) Accounting Estimates

The preparation of Interim Consolidated Condensed Financial Information of the Group requires the Management to make judgments, to use estimates and assumptions that effect the application of accounting policies and reported amounts of Assets and Liabilities, Income and Expense. Actual results may differ from those estimations. Regarding the going concern principle, the estimates of the Management are the same as those adopted in the preparation of the Annual Consolidated Financial Statements and are analyzed in note 2.2.

The significant assumptions adopted by the Group to estimate certain accounting figures and the sources of uncertainty affecting these estimates are consistent with those adopted under the preparation of the Annual Standalone and Consolidated Financial Statements for the year ended 31 December 2025, with the following update:

- **Impairment losses of financial assets**

The Group, when performing impairment tests on loans and advances to customers, makes estimates regarding the amount and timing of future cash flows. Given that these estimates are affected by a number of factors such as the financial position of the borrower, the net realizable value of any collateral or the historical loss ratios per portfolio, actual results may differ from those estimated. Similar estimates are used in the assessment of impairment losses of investment securities measured at fair value through other comprehensive income or investment securities at amortized cost (further analysis is provided in note 2.6).

The Bank for the estimation of the expected credit losses uses tools, provided by Moody's Analytics (hereinafter the "company"). These enable the Bank to integrate three (3) macroeconomic scenarios, a basic, an optimistic and an adverse. The scenarios are available from the company and are obtained from the Bank through the website https://www.economy.com/products/tools/data-buffet. These scenarios include projections of the future values of the following macroeconomic variables, taking into consideration the international economic and geopolitical conditions, and the principal factors are indicatively set out below:

- GDP (for the business and private portfolio)
- Capital Markets (for the business portfolio)

- Unemployment (for the private portfolio)
- Producers Price Index (for the private portfolio)
- Real Estate Price Index (BoG).

The time series are reviewed periodically (every 3 months) and the bank continues and monitors the developments and the relevant exercises of the company analysts on the models (there is also a letter from the BoG that the scenarios used for ECL do not deviate from the basic scenario regularly issued by the ECB / SSM-2020-0744.

3. Principal accounting policies

The accounting policies and methods of calculation followed by the Group for the preparation of the condensed interim consolidated financial information for the period ended 30 June 2026, are consistent with those applied under the preparation of the most recent standalone and consolidated financial statements (31 December 2025), except for adoption of new standards and interpretations referred to in note 2.3 and effective for annual periods beginning on or after 1 January 2026.

4. Fair value of financial instruments

The following table presents the carrying amount as well as the fair values of financial instruments (financial assets and liabilities) not measured at fair value in the Condensed Interim Statement of Financial Position.

Fair value of Statement of Financial Position items	Group			
	Carrying amount		Fair value	
Financial Assets	30.6.2026	31.12.2025	30.6.2026	31.12.2025
Due from other financial institutions	69,091	68,555	69,091	68,555
Loans and advances to customers (net of impairment)	6,220,305	5,457,157	6,221,437	5,456,888
Investment securities measured at amortized cost	1,390,531	1,126,922	1,374,232	1,097,827
	Carrying amount		Fair value	
Financial Liabilities	30.6.2026	31.12.2025	30.6.2026	31.12.2025
Due to other financial institutions	338,355	258,736	338,382	258,736
Due to customers	7,571,823	6,757,046	7,592,713	6,772,790
Debt securities in issue	224,336	230,013	224,336	230,013

	Bank			
	Carrying amount		Fair value	
Financial Assets	30.6.2026	31.12.2025	30.6.2026	31.12.2025
Due from other financial institutions	69,082	68,538	69,082	68,555
Loans and advances to customers (net of impairment)	6,208,431	5,441,835	6,209,572	5,442,055
Investment securities measured at amortized cost	1,390,531	1,126,922	1,374,232	1,097,827
	Carrying amount		Fair value	
Financial Liabilities	30.6.2026	31.12.2025	30.6.2026	31.12.2025
Due to other financial institutions	338,382	258,736	338,382	258,736
Due to customers	7,584,776	6,764,110	7,599,167	3,239,153
Debt securities in issue	224,336	230,013	224,336	230,013

The fair value of receivables from credit institutions and liabilities to credit institutions measured at amortized cost does not differ substantially from the corresponding carrying amount, as the majority have a maturity of less than one month.

Amounts are presented in thousand euro, unless otherwise stated 50

The fair value of investment securities at amortized cost is calculated based on active market prices.

The fair value of loans and advances to customers and due to customers is calculated by discounting the expected future cash flows (inflows and outflows correspondingly). The interest rates used to discount cash flows for loans and customer liabilities were based on the yield curve.

The fair value reflects the estimates at the date of the preparation of the condensed annual consolidated financial statements. These estimates are subject to, among others, adjustments depending on the prevailing market conditions at the date of measurement. These calculations represent the most suitable estimates of the Management and are based on particular assumptions. Taking into account the fact that these calculations incorporate uncertainties, it is probable that the fair values might not represent the price at which such financial instruments could actually be sold for or settled with in the future.

Financial instruments which are measured at fair value or their fair value is disclosed, are classified in the following three levels based on the lowest information source used for the estimation of their fair value:

- Level 1: active market prices (not adjusted) for the respective assets and liabilities
- Level 2: inputs which are directly or indirectly observable
- Level 3: resulting from non-observable inputs used in valuation models

In cases where the fair value differs from the transaction price at the time of the initial recognition of financial instruments, the difference is recognized directly in profit and loss only when the instrument is measured based on inputs related to levels 1 and 2. In cases where it is measured based on inputs related to level 3, the difference arising on initial recognition is not recognized directly in profit and loss but it may be recognized subsequently provided that the instrument's measurement is based on observable inputs and after taking into account the nature of the instrument as well as the length of time.

Level 2 includes inputs which do not meet the requirements for classification in level 1 but are observable, either directly or indirectly. These inputs are:

- Active market prices for similar assets or liabilities.
- Other observable inputs for the asset or liability under measurement, such as:
  - Interest rate and yield curves
  - Implied volatility
  - Credit margins

The principal methods used for the measurement of fair value in level 2 are the reference to the current fair value of a reasonably similar instrument, the discounting method and the options pricing models.

Non observable inputs are included in level 3. Non observable inputs used for the measurement of fair value include correlations, long-term volatility measures, expected cash flows, discount rates, credit margins and other parameters related to specific transactions and determined by the Group. The principal methods used for the measurement of fair value in level 3 are the discounting method, the multipliers and the options pricing models.

Moreover:

- The fair value of non-listed shares as well as shares not quoted in an active market is determined based on the Group's estimations regarding the future profitability of the issuer after taking into account the expected growth rate of its operations as well as the weighted average rate of capital return which is used as a discount rate. Given that these parameters are mainly non-observable, the valuation of these shares is classified into level 3.
- Level 3 also includes debt instruments not quoted in an active market due to lack of liquidity, e.g. in cases where the issuer is under liquidation. In these cases, the expected cash flows from the debt instruments are determined by the Group based on their collectability.
- Finally, Level 3 includes Private Equity Funds measured based on the valuation provided by the fund manager, as well as mezzanine and junior notes issued in connection with loan securitizations, which are measured at fair value.

At every reporting date, the Group assesses alternative methods for determining non-observable inputs, estimates their effect on the fair value calculation and ultimately selects non-observable inputs which are consistent with current market conditions and with methods it uses for fair value measurement.

The table below depicts the hierarchy of financial instruments measured at fair value at every financial statements' preparation date based on the quality of inputs used for the estimation of fair value.

	Group			
30/06/2026	**Level 1**	**Level 2**	**Level 3**	**Total**
Mezzanine notes of securitisations	0	0	2,616	**2,616**
Investments in other entities	0	0	2,277	**2,277**
Financial assets measured at fair value through other comprehensive income (FVOCI)	187,898	0	734	**188,632**
Investment securities measured at fair value through profit or loss	74,025	0	0	**74,025**
Derivative financial instruments - assets	0	630	0	**630**
Derivative financial instruments - liabilities	0	465	0	**465**

31/12/2025	**Level 1**	**Level 2**	**Level 3**	**Total**
Mezzanine notes of securitisations	0	0	2,618	**2,618**
Investments in other entities	0	0	932	**932**
Financial assets measured at fair value through other comprehensive income (FVOCI)	243,758	0	734	**244,492**
Investment securities measured at fair value through profit or loss	69,002	0	0	**69,002**
Derivative financial instruments - assets	0	152	0	**152**
Derivative financial instruments - liabilities	0	0	0	**0**

	Bank			
30/06/2026	**Level 1**	**Level 2**	**Level 3**	**Total**
Mezzanine notes of securitisations	0	0	2,616	**2,616**
Investments in other entities	0	0	2,277	**2,277**
Financial assets measured at fair value through other comprehensive income (FVOCI)	187,898	0	734	**188,632**
Investment securities measured at fair value through profit or loss	74,025	0	0	**74,025**
Derivative financial instruments - assets	0	630	0	**630**
Derivative financial instruments - liabilities	0	465	0	**465**

31/12/2025	**Level 1**	**Level 2**	**Level 3**	**Total**
Mezzanine notes of securitisations	0	0	2,618	**2,618**
Investments in other entities	0	0	932	**932**
Financial assets measured at fair value through other comprehensive income (FVOCI)	243,758	0	734	**244,491**
Investment securities measured at fair value through	69,002	0	0	**69,002**
Derivative financial instruments - assets	0	152	0	**152**
Derivative financial instruments - liabilities	0	0	0	**0**

Amounts are presented in thousand euro, unless otherwise stated 52

5. Capital adequacy

The Group's Capital, Liquidity and Market Risk Management Division monitors capital adequacy at regular time intervals and submits the results of its calculations on a quarterly basis to the Bank of Greece that acts as the supervisory authority for all Credit Institutions.

The Total Capital Adequacy Ratio is defined as the ratio of regulatory equity capital to assets and off-balance sheet items, weighted by the risk they incorporate. TIER 1 capital ratio is defined as the ratio of Tier 1 capital to risk weighted assets (on and off-balance sheet) while the ratio Common Equity Tier 1 (CET 1) is defined in a similar way.

Risk-weighted assets (RWAs) comprise credit risk (including counterparty credit risk and credit valuation adjustment (CVA) risk), market risk and operational risk, and are calculated in accordance with the new prudential capital requirements framework as set out in Regulation (EU) 2024/1623 (CRR 3).

According to Regulation 575/2013 and Bank of Greece's Credit and Insurance Committee Decision 114 / 04.08.2014 banks are required, to meet the following minimum capital ratios on both a standalone and a consolidated basis: Common Equity Tier 1 (CET 1) 4.50%, Tier 1 capital ratio (TIER 1) 6% and total capital adequacy ratio (Total Capital Ratio) 8.00%.

It is noted that the above Decision abolished Bank of Greece's Executive Committee Act 13/28.03.2013 and provides for transitional amendments regarding the implementation of regulatory capital reductions for Common Equity Tier 1 (CET 1) capital.

Based on the decision 568/06.04.2026 issued by the Bank of Greece, the Bank is obliged to keep a minimum ratio of Total SREP Capital Requirements of 11.00%, which is comprised of the 8% as defined by article 92 of CRR, plus 3.00% for the additional supervisory capital requirements (Pillar II Requirements – P2R) upon the result of the Supervisory Review and Evaluation Process (SREP).

Additionally to the above mentioned capital requirements and based on article 122 of Law 4261/2014, the Group is obliged to maintain a capital security buffer of 2.5%, the maintenance of which is evaluated taking into consideration the current prevailing conditions.

Similarly, Article 123 of Law 4261/2014 requires the Group to maintain a countercyclical capital buffer of 0.30%[2].

Also, based on the SREP conducted annually by the Bank of Greece, as of 6 April 2026 the total capital requirements ("OCR") that the Group should maintain on an ongoing basis are defined by the following indicators:

- CET1 ratio: 8.99%
- TIER1 ratio: 11.05%, and
- Total Capital Ratio: 13.80%.

The Group's objective is to maintain strong capital adequacy at all times, in accordance with regulatory requirements, while ensuring the smooth completion of its business objectives and business plan.

As at the reporting date of the Financial Statements, the Capital Ratios of the Group and the Bank, excluding interim profit for the first half of the year amounting to €23 million, were as follows:

	Group		Bank	
Description	**30/06/2026**	**31/12/2025**	**30/06/2026**	**31/12/2025**
Common equity Tier 1 (CET 1)	15.02%	11.01%	14.76%	10.79%
Tier 1 ratio	17.11%	13.53%	16.84%	13.31%
Total Capital Adequacy Ratio	20.35%	17.47%	20.05%	17.24%

[2] *Pursuant to Executive Committee Act No. 235/1/07.10.2024 of the Bank of Greece, the countercyclical capital buffer (CCyB) rate for Greece was set at 0.25%, effective from 1 October 2025. The additional countercyclical capital buffer requirement arising from the Group's exposures to foreign jurisdictions is approximately 0.05% and is determined by the respective central bank of each jurisdiction. The countercyclical capital buffer is a macroprudential tool designed to vary in line with a country's economic conditions, with the objective of safeguarding capital adequacy and enhancing the resilience of the banking system during periods of economic stress.*

Amounts are presented in thousand euro, unless otherwise stated 53

Including interim profit for the first half of the year amounting to €23 million, the Group's CET1, Tier 1 and Total Capital Ratio (TCR) increased to 15.50%, 17.60% and 20.83%, respectively, while the corresponding ratios for the Bank were 15.24%, 17.33% and 20.54%, respectively.

The key factors contributing to the Group's capital adequacy ratios as of June 30, 2026, were, on the one hand, the strengthening of total regulatory capital, driven primarily by the successful €300 million growth share capital increase, together with improved profitability for the period amounting to €23 million, and, on the other hand, the Group's credit expansion of approximately €841 million, in line with its Business Plan.

At the same time, the Group conducted an internal exercise as part of its Internal Capital Adequacy Assessment Process (ICAAP), incorporating an adverse scenario reflecting a potential shortfall against the operating income and expense targets set out in its Business and Capital Plan through 2028. The assessment covers the period required for evaluating the going concern assumption, namely at least twelve months from the publication of the Financial Statements.

The assumptions underlying the adverse scenario reflect unfavorable developments in key financial metrics, including credit expansion, recurring operating income, funding costs, and total operating expenses. Even after incorporating the adverse scenario, the Group's capital adequacy ratios remain above the applicable minimum regulatory requirements for a period of at least twelve months from the publication of the Interim Condensed Financial Information.

6. Operating segments

The analysis per operating segment reflects the size of the segments of the Bank's organizational structure. Information disclosed on operating segments is information that management uses for internal reporting to assess the effectiveness of each segment, as well as the manner in which resources are allocated.

The operating segments assessed internally by the Group’s Management are the following:

Retail banking

The segment includes financing and deposits to individuals, freelancers, and sole proprietorships.

Corporate banking

The segment includes financing large and medium-sized enterprises, as well as Factoring and Leasing operations.

Capital Management / Treasury

This segment includes management of the Group's cash reserves, intermediary activities in the sale of mutual funds, management of the Group's securities, as well as custody services.

Structured Financing

The segment includes operations related to Structured Financing and Shipping Banking.

Corporate Center

This segment includes the results of Bancassurance operations, non-performing exposures, Senior Notes, Bond issues, as well as expenses related to the Bank's Transformation, mainly concerning voluntary staff exit costs, operational merger and system integration costs, as well as Rebranding expenses.

Group

(Amounts in thousand €)	Retail Banking	Corporate Banking	Structured Financing	Treasury	Corporate Center / Intercompany Eliminations	Total
From January 1st to June 30th 2026						
Net income						
- interest	(6,924)	51,429	33,482	20,594	(382)	**98,199**
- commission	2,754	11,531	7,066	0	1,376	**22,726**
- trading results and other income	1,158	277	0	5,426	2,547	**9,408**
- Inter-segment results	39,793	(14,937)	(13,711)	(5,311)	(5,834)	**0**
Net Total Income	**36,780**	**48,300**	**26,837**	**20,709**	**(2,291)**	**130,334**
Result from investments in associates					(55)	**(55)**
Profit / (Loss) before income tax	**(1,231)**	**28,603**	**19,623**	**10,789**	**(30,293)**	**27,490**
Income tax						(4,473)
Profit / (Loss) for the period						**23,017**
Other segment items						
Provisions for expected credit losses and other impairment	(485)	(1,145)	(748)	(209)	(10,844)	**(13,432)**
Depreciation expense	(5,517)	(4,138)	(1,839)	(2,912)	(919)	**(15,324)**
Total Assets 30.6.2026	684,539	2,880,696	1,719,911	2,453,123	1,834,076	**9,572,345**
Total Liabilities 30.6.2026	4,819,986	2,340,934	401,928	88,782	642,493	**8,294,124**

Group

(Amounts in thousand €)	Retail Banking	Corporate Banking	Structured Financing	Treasury	Corporate Center / Intercompany Eliminations	Total
From January 1st to June 30th 2025						
Net income						
- interest	(16,553)	53,662	14,763	21,579	4,608	**78,059**
- commission	3,387	8,900	3,400	0	1,300	**16,987**
- trading results and other income	746	5,250	1,125	5,804	12,451	**25,376**
- Inter-segment results	43,865	(15,958)	(4,422)	(10,435)	(13,050)	**0**
Net Total Income	**31,444**	**51,854**	**14,865**	**16,949**	**5,309**	**120,422**
Results from investments in associates					107	**107**
Profit / (Loss) before income tax	**(7,655)**	**29,017**	**7,170**	**4,612**	**(24,673)**	**8,473**
Income tax						(3,554)
Profit / (Loss) for the period						**4,919**
Other segment items						
Provisions for expected credit losses and other impairment	95	(1,670)	(500)	(635)	(6,713)	**(9,423)**
Depreciation expense	(4,687)	(3,672)	(1,632)	(2,584)	(2,876)	**(15,451)**
Total Assets 31.12.2025	664,529	2,483,146	1,260,324	2,180,388	1,891,253	**8,479,639**
Total Liabilities 31.12.2025	4,649,689	739,587	182,592	548,247	1,380,748	**7,500,863**

Bank

(Amounts in thousand €)	Retail Banking	Corporate Banking	Structured Financing	Treasury	Corporate Center / Intercompany Eliminations	Total
From January 1st to June 30th 2026						
Net income						
- interest	(6,924)	50,498	33,482	20,594	(382)	**97,268**
- commission	2,754	9,493	7,066	0	1,404	**20,717**
- trading results and other income	666	0	0	7,906	2,826	**11,398**
- Inter-segment results	39,793	(13,268)	(13,711)	(7,438)	(5,376)	**(0)**
Net Total Income	**36,288**	**46,722**	**26,837**	**21,062**	**(1,528)**	**129,382**
Profit / (Loss) before income tax	(1,723)	22,974	19,623	11,142	(24,392)	**27,624**
Income tax					(4,370)	**(4,370)**
Profit / (Loss) for the period						**23,254**
Other segment items						
Provisions for expected credit losses and other impairment	(485)	(1,058)	(748)	(209)	(10,879)	**(13,380)**
Depreciation expense	(5,517)	(4,138)	(1,839)	(2,912)	(861)	**(15,266)**
Total Assets 30.6.2026	684,539	2,729,696	1,719,911	2,453,123	1,977,823	**9,565,092**
Total Liabilities 30.6.2026	(4,819,986)	(2,340,934)	(401,928)	(88,782)	(643,050)	**(8,294,681)**

Bank

(Amounts in thousand €)	Retail Banking	Corporate Banking	Structured Financing	Treasury	Corporate Center / Intercompany Eliminations	Total
From January 1st to June 30th 2025						
Net income						
- interest	(16,553)	52,496	14,763	21,579	4,547	76,831
- commission	3,387	8,192	3,400	0	696	15,675
- trading results and other income	746	5,250	1,125	5,804	13,259	26,184
- Inter-segment results	43,865	(15,958)	(4,422)	(10,435)	(13,050)	0
Net Total Income	**31,444**	**49,980**	**14,865**	**16,949**	**5,451**	**118,689**
Profit / (Loss) before income tax	**(7,655)**	**27,667**	**7,170**	**4,612**	**(24,662)**	**7,134**
Income tax						(3,069)
Profit / (Loss) for the period						**4,065**
Other segment items						
Provisions for expected credit losses and other impairment	95	(1,839)	(500)	(635)	(6,713)	(9,592)
Depreciation expense	(4,687)	(3,656)	(1,632)	(2,584)	(2,876)	(15,435)
Total Assets 31.12.2025	664,529	2,470,742	1,260,324	2,180,388	1,891,253	8,467,235
Total Liabilities 31.12.2025	4,649,689	735,308	182,592	548,247	1,380,748	7,496,584

It should be noted that the business segments include internal allocations of revenue and expenses in accordance with the bank's approved policy. These allocations include, among other things, the costs of certain operational services and activities to the extent they can be allocated to the business segments. All such allocations are made consistently and on an ongoing basis.

7. Net interest income

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2026**	**30.6.2025**	**30.6.2026**	**30.6.2025**
Interest and similar income				
Loans and advances to customers (excluding finance leases and bond loans) at amortized cost	67,509	59,966	70,021	62,695
Due from credit Institutions	2,156	2,756	2,156	2,756
Financial assets measured at fair value through profit or loss	1,051	3,866	1,051	3,866
Financial assets measured at fair value through other comprehensive income (FVOCI)	2,592	5,673	2,592	5,673
Financial assets measured at amortized cost	18,150	12,528	18,150	12,528
Interest from corporate bond loans	49,603	35,142	49,603	35,142
Finance lease (Lessor)	2,072	1,497	2,072	1,497
Interest from deposit accounts	137	328	137	328
Factoring	3,433	3,900	0	0
Total	**146,702**	**125,656**	**145,782**	**124,485**
Interest and similar expense				
Customers' deposits	(37,735)	(43,042)	(37,786)	(43,104)
Due to credit institutions	(3,519)	(1,670)	(3,485)	(1,666)
Subordinated Bond Loans	(6,404)	(1,837)	(6,404)	(1,837)
Finance lease (Lessor)	(6)	0	0	0
Interest expense from operating leases	(839)	(1,047)	(839)	(1,047)
Total	**(48,503)**	**(47,597)**	**(48,514)**	**(47,654)**
Net Interest Income	**98,199**	**78,059**	**97,268**	**76,831**

Net interest income amounted to €98.2 million, representing an increase of 25.8% compared with the corresponding period of 2025. The increase was primarily driven by higher interest income from loans and advances to customers, reflecting the expansion of the Bank's interest-earning asset base, as well as lower funding costs, despite the higher interest expense associated with the Tier II subordinated bond.

8. Net commission income

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2026**	**30.6.2025**	**30.6.2026**	**30.6.2025**
Other commissions				
Loans and advances to customers	3,318	1,717	3,318	1,717
Credit cards	1,047	1,378	1,047	1,378
Custody services	1,930	460	1,930	460
Import - Export	158	137	158	137
Letters of guarantee	5,811	5,352	5,811	5,352
Cash transfers	1,311	871	1,311	871
Foreign exchange transactions	15	18	15	18
Factoring	1,121	697	3	11
Bancassurance	875	1,235	39	630
Mutual Funds	1,293	1,891	1,293	2,203
Bond loans	5,238	4,211	5,238	3,898
Commissions on deposit account transactions	32	14	32	14
Fees from the Administration of EU Subsidy Programs	3,243	522	3,243	522
Transactions via credit cards and POS terminals	2,701	3,140	2,701	3,140
Other commissions	806	2,991	722	2,949
Fee and Commission Income	**28,900**	**24,635**	**26,861**	**23,302**
Fee and Commission Expense				
Loans and advances to customers	(161)	(53)	(161)	(53)
Matercard & Visa International commissions	(5,290)	(6,733)	(5,290)	(6,733)
Commissions paid to European Investment Bank	(246)	(313)	(246)	(313)
Other	(475)	(549)	(446)	(528)
Fee and Commission Expense	**(6,173)**	**(7,648)**	**(6,144)**	**(7,627)**
Net Commission Income	**22,727**	**16,987**	**20,717**	**15,675**

Net fee and commission income amounted to €22.7 million, representing an increase of 33.8%. The increase in net fee and commission income during the first half of 2026 was primarily driven by:

- higher income from the management of shipping and bond loans, as well as EU-funded programs.
- increased custody fees resulting from higher customer participation in mutual funds and increased equity underwriting activity.
- higher fees from the issuance of letters of guarantee; and
- lower fees payable to the Visa and Mastercard transaction clearing organizations,

partially offset by lower mutual fund management fees.

9. Operating expenses

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2026**	**30.6.2025**	**30.6.2026**	**30.6.2025**
Salaries and wages	(35,299)	(31,423)	(34,735)	(31,076)
Social security contributions (defined contribution plans)	(6,826)	(6,360)	(6,723)	(6,302)
Other charges	(1,599)	(1,122)	(1,581)	(1,119)
Defined benefit plan expenses	(527)	(614)	(527)	(614)
Other provisions for post employment benefits obligations	0	(380)	0	(380)
Personnel Expenses	**(44,252)**	**(39,899)**	**(43,567)**	**(39,491)**
Security and cleaning expenses	(1,736)	(1,706)	(1,736)	(1,706)
Telecommunication and service utility expenses	(2,461)	(2,871)	(2,460)	(2,870)
Printing and stationery expenses	(597)	(105)	(594)	(104)
Advertising, promotion, donations, memberships and grants expenses	(3,619)	(1,583)	(3,615)	(1,577)
Non - embedded taxes and insurance premium expenses	(2,602)	(2,352)	(2,513)	(2,343)
Third party fees and expenses	(7,259)	(5,441)	(7,176)	(5,264)
Teiresias systems expenses	(763)	(368)	(763)	(368)
Repair and maintenance expenses	(4,815)	(5,642)	(4,815)	(5,642)
Travelling expenses	(1,740)	(1,015)	(1,722)	(1,001)
Other expenses	(1,971)	(1,422)	(1,934)	(1,382)
General Operating Expenses before provisions	**(27,562)**	**(22,505)**	**(27,326)**	**(22,259)**
Staff leaving expense	(2,219)	(24,779)	(2,219)	(24,779)
Non requerring Operating Expenses	**(2,219)**	**(24,779)**	**(2,219)**	**(24,779)**
Depreciation of tangible assets	(1,499)	(2,014)	(1,449)	(2,006)
Amortization of intangible assets	(8,339)	(7,223)	(8,331)	(7,216)
Depreciation of right of use asset	(5,486)	(6,213)	(5,486)	(6,213)
Depreciation Expense	**(15,324)**	**(15,450)**	**(15,266)**	**(15,435)**
Total Operating Expenses	**(89,357)**	**(102,633)**	**(88,378)**	**(101,963)**

Number of employees	Group		Bank	
	30.6.2026	**30.6.2025**	**30.6.2026**	**30.6.2025**
The average number of employees is:	1,208	1,365	1,195	1,355
The number of employees is:	1,223	1,258	1,209	1,248

The Group's average headcount during the current period was 1,208 employees, compared with 1,365 employees in the comparative period. Personnel expenses for the period amounted to €44.3 million, representing an increase of 10.9% compared with the corresponding period of 2025, primarily due to:

- the higher provision recognized under the employee incentive scheme, amounting to €2.5 million, compared with €2.0 million in the comparative period;
- the implementation of the new sectoral collective labour agreement, which increased payroll costs by €1.3 million; and
- the implementation of the Bank's share-based remuneration scheme for senior executives through the capitalization of the share premium reserve, resulting in personnel expenses of €2.7 million.

General operating expenses amounted to €27.6 million as of 30.06.2026, representing an increase of 22.5% compared with the corresponding period of the previous year (30.06.2025: €22.5 million). The increase was primarily attributable to:

- non-recurring third-party professional fees amounting to €1.3 million, incurred in connection with the operational merger and the Bank's brand awareness initiatives;
- non-recurring fees for consultants, legal advisors, and other related expenses amounting to €0.4 million, incurred in connection with the implementation of the Bank's decision to acquire a majority stake in HSBC Malta plc;
- advertising expenses of €0.25 million relating to the launch and promotion of the Bank's new deposit product, CrediaBank Prime Savings;
- other operating expenses of €0.5 million, relating primarily to the Bank's annual subscriptions, retail sales promotion activities, auction expenses, and auditors' remuneration.

The item "Staff leaving expense" relates to the departure of 41 employees during the first half of 2026.

Share Award programmes

During the first half of 2026, the Bank implemented two share award programmes involving the grant of free shares to executive members of the Board of Directors and senior management.

(i) A special one-off award was approved in recognition of the beneficiaries' contribution to the achievement of the Bank's objectives and performance. Under the terms of the programme, part of the award was paid immediately, while the remaining portion will be paid on a deferred basis over the next five years.
As part of the implementation of this special one-off award programme, 2,037,142 ordinary shares were granted free of charge on 07.04.2026.

(ii) An Executive Incentive Plan providing for the grant of up to 10,000,000 ordinary shares to the executive members of the Board of Directors and senior executives of the Bank was approved. Under the terms of the plan, part of the remuneration will be settled in cash and part in shares. Vesting of the share awards is conditional upon the recipients remaining in service on the relevant vesting date and is also subject to the achievement of long-term performance targets.
As part of the implementation of the Executive Incentive Plan, 583,280 ordinary shares were granted free of charge on 03.06.2026.

For the purpose of measuring the fair value of the shares granted on each respective grant date, the closing market price of the Bank's shares on the grant date was used.
As a result of the implementation of the above schemes, the Group and the Bank recognized an expense of €2.7 million under "Salaries and Wages", within "Staff Costs", with a corresponding credit to an equity reserve.

10. Profit / (loss) from investment portfolio

The results of financial and investment portfolio operations as at 30.6.2026 show a significant decrease presenting a profit of approximately €2.4 million compared to €13.8 million in the comparative period. This decrease was primarily attributable to:

- a gain of €7.8 million on the disposal of the Bank's shareholding in DIAS during the comparative period.
- a fair value loss on equity securities of €3.3 million, compared with a fair value gain of €1 million in the first half of 2025; and
- a €1.5 million decrease in gains on the disposal of bonds and Greek Treasury Bills (€1.6 million, compared with €3.1 million as of 30.6.2025).

The above was partially offset by a €0.9 million increase in fair value gains on the bond portfolio and other equity investments (€760 k, compared with a fair value loss of €188 k on 30.06.2025).

11. Taxes

The income tax for the period ended 30.6.2025 was calculated based of the review of the items and nature of revenues and expenses, in accordance with the effective tax provisions. As regards the temporary differences between tax and accounting base, a deferred tax has been calculated in accordance with IAS 12.

The Group's deferred tax is calculated, using the balance sheet method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred tax is determined using tax rates that have been enacted by the balance sheet date and are expected to apply when the related deferred tax asset is realized or deferred tax liability is settled. If the tax rate changes at the year that deferred tax asset is realized or deferred tax liability is settled, then the difference is recognized in the income statement, except the temporary tax differences that are recorded directly in Equity.

Article 93 of Law 4605/01.4.2019 "Alignment of Greek legislation with the European Parliament and Council Directive (EU) 2016/943 of 08.06.2016 on the protection of undisclosed know-how and business information (confidential commercial data) against unlawful acquisition, use and disclosure (EEL 157, 15.06.2016) - Measures for accelerating the work of the Ministry of Economy and other provisions" states that:

- The credit balances of fiscal years 2008 and 2010 up to 2012 that arose from withheld taxes on specially taxed income are transferred and will be offset at the time when income tax is incurred in proportion to that tax. This net-off procedure also includes any amounts refunded by virtue of court decisions, creating an obligation to return them to the Greek State at the time, proportionally to the amount of the income tax recognized.
- The credit balances that arose under Law 4046/2012 and have not been offset after the end of the five-years period from their recognition, will be offset starting from 01.1.2020 in ten equal annual installments with any tax liability of the banks.

Based on the above, the Bank's receivables from the Greek State from withheld taxes amount to approximately 4.9 million euros and relate to the financial years 2011, 2012 and 2013 (i.e. the years 2010, 2011 and 2012) and will be offset, as mentioned above. Of the aforementioned total amount of €4.9 million, an amount of €3.44 million has been offset.

Based on its business plan, the Bank's Management has estimated that the deferred tax asset, which amounts to approximately €222.3 million as at 30.6.2025, can be offset against future taxable profits. Of the total deferred tax asset, €27.7 million has no specific time limit for offsetting against taxable profits, while €228.5 million relates to tax losses carried forward and may be offset in the five years following initial recognition.

The table below presents the income tax which was recognized directly to equity:

Group
(Amounts in thousand €)

Description	30.6.2026			30.6.2025		
	Before income tax	Income tax	After income tax	Before income tax	Income tax	After income tax
Amounts reclassified in income statement						
Financial assets at fair value through other comprehensive income (FVOCI)	(1,779)	391	(1,388)	(2,003)	441	(1,563)
Amounts not reclassified in income statement						
Change in actuarial gains / (losses) of defined benefit obligations	67	(15)	52	128	(28)	100
Total	**(1,712)**	**377**	**(1,335)**	**(1,875)**	**413**	**(1,463)**

Bank
(Amounts in thousand €)

Description	30.6.2026			30.6.2025		
	Before income tax	Income tax	After income tax	Before income tax	Income tax	After income tax
Amounts reclassified in income statement						
Financial assets at fair value through other comprehensive income (FVOCI)	(1,779)	391	(1,388)	(2,003)	441	(1,563)
Amounts not reclassified in income statement						
Change in actuarial gains / (losses) of defined benefit obligations	67	(15)	52	128	(28)	100
Total	**(1,712)**	**377**	**(1,335)**	**(1,875)**	**413**	**(1,463)**

The following table presents the income tax recognized in the income statement for the period:

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2026**	**30.6.2025**	**30.6.2026**	**30.6.2025**
Current income tax	(1,986)	(485)	(1,440)	0
Deferred income tax	(2,487)	(3,069)	(2,929)	(3,069)
Total	**(4,473)**	**(3,554)**	**(4,370)**	**(3,069)**

The deferred tax is as follows:

(Amounts in thousand €)	Group		Bank	
Deferred Tax	**30.6.2026**	**30.6.2025**	**30.6.2026**	**30.6.2025**
Difference from tangible assets depreciation	(610)	(5,144)	(610)	(5,144)
Revaluation of Investment property fair value	(1,261)	(131)	(1,261)	(131)
Allowance for impairment of loans	2,081	2,029	2,081	2,029
Allowance for impairment of off balance sheet items	27	(149)	27	(149)
Allowance for impairment of financial assets	46	(61)	46	(61)
Tax losses carried forward and other temporary differences	(1,204)	466	(1,204)	466
Revaluation of Investments in Subsidiaries/Associates	(164)	0	(607)	0
Valuation of securites/share of own portfolio	(1,485)	0	(1,485)	0
Pension and other benefits after retirement	84	(79)	84	(79)
Deferred tax assets	**(2,487)**	**(3,069)**	**(2,929)**	**(3,069)**

The following table presents deferred tax assets and liabilities in the interim statement of financial position:

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2026**	**31.12.2025**	**30.6.2026**	**31.12.2025**
Provisions for credit losses	19,058	16,978	19,058	16,978
Impairment of financial assets at fair value through other comprehensive income (FVOCI)	677	286	677	286
Off balance sheet items	4,141	4,113	4,141	4,113
Impairment of other financial assets	503	0	503	0
Tax losses carried forward	228,547	230,068	228,547	230,068
Pension and other benefits after retirement	1,625	1,556	1,625	1,556
Impairment of Other Debt Securities	822	776	822	776
Other temporary differences	1,113	1,378	1,405	1,463
Deferred Tax Assets	**256,487**	**255,156**	**256,779**	**255,240**
Revaluation of intangible assets	(16,770)	(16,786)	(16,770)	(16,786)
Revaluation of tangible assets	(6,506)	(6,655)	(6,506)	(6,655)
Tax losses carried forward	(2,685)	(2,285)	(2,685)	(2,285)
Revaluation of investment properties	(3,535)	(2,273)	(3,535)	(2,273)
Valuation of Investments in Associated Companies	(164)	0	(607)	0
Other temporary differences	(4,487)	(2,499)	(4,487)	(2,499)
Deferred Tax Liabilities	**(34,147)**	**(30,498)**	**(34,589)**	**(30,498)**
Net Deferred Tax Assets	**222,340**	**224,658**	**222,189**	**224,742**

12. Earnings / (Losses) per share – basic and diluted

Basic profit/(loss) per share is calculated by dividing the net profit/(loss) for the period attributable to the Bank's common shareholders adjusted for the distribution paid on the AT1 capital instrument, by the weighted average number of the Bank's common shares outstanding during the period.

The above calculation takes into account the following:

- the share capital increase of €300 million, through the issuance of 1,993,012,407 ordinary registered voting shares with a nominal value of €0.05 each and the recognition of a share premium reserve of €281.25 million, which was completed with listing started on 08.04.2026
- the share capital increase of €101,857.10 through the capitalization of an equal amount from the share premium reserve, effected by the issuance of 2,037,142 new ordinary registered voting shares with a nominal value of €0.05 each, which was completed with listing started on 05.06.2026.
- the share capital increase of €29,164.00 through the capitalization of an equal amount from the share premium reserve, effected by the issuance of 583,280 new ordinary registered voting shares with a nominal value of €0.05 each, which was approved by the Board of Directors on 18.06.2026.

	Group			
(Amounts in thousand €)	1.1-	1.1-	1.4-	1.4-
Description	**30.6.2026**	**30.6.2025**	**30.6.2026**	**30.6.2025**
Profit / (Loss) for the year attributable to equity owners of the Bank	23,017	4,918	15,196	4,812
Less: Interest payable to holders of the AT1 capital instruments	(4,649)	(364)	(2,337)	(364)
Profit / (Loss) for the year attributable to ordinary equity owners of the Bank	**18,368**	**4,554**	**12,859**	**4,449**
Weighted average number of ordinary shares during the period	1,791,250,895	1,618,010,513	1,791,250,895	1,618,010,513
Earnings / (Losses) per share - basic (in €)	**0.0103**	**0.0028**	**0.0072**	**0.0027**

	Bank	
(Amounts in thousand €)	1.1-	1.1-
Description	**30.6.2026**	**30.6.2025**
Profit / (Loss) for the year attributable to equity owners of the Bank	23,254	4,065
Less: Interest payable to holders of the AT1 capital instruments	(4,649)	(364)
Profit / (Loss) for the year attributable to ordinary equity owners of the Bank	**18,605**	**3,701**
Weighted average number of ordinary shares during the period	1,791,250,895	1,618,010,513
Earnings / (Losses) per share - basic (in €)	**0.0104**	**0.0023**

Diluted earnings/(losses) per share are calculated by adjusting the weighted average number of ordinary shares outstanding during the period for the effects of all potentially dilutive ordinary shares. The Bank has potentially dilutive ordinary shares arising from its share-based compensation plan under which ordinary shares are granted to the Bank's senior and executive management.

	Group			
(Amounts in thousand €)	1.1-	1.1-	1.4-	1.4-
Description	**30.6.2026**	**30.6.2025**	**30.6.2026**	**30.6.2025**
Profit / (Loss) for the year attributable to equity owners of the Bank	23,017	4,918	15,196	4,812
Less: Interest payable to holders of the AT1 capital instruments	(4,649)	(364)	(2,337)	(364)
Profit / (Loss) for the year attributable to ordinary equity owners of the Bank	**18,368**	**4,554**	**12,859**	**4,449**
Weighted average number of ordinary shares during the period	1,791,250,895	1,618,010,513	1,791,250,895	1,618,010,513
Adjustment for Potential Ordinary Shares Issuable at No Consideration	281,736	0	281,736	0
Adjusted weighted average number of ordinary shares during the period	1,791,532,632	1,618,010,513	1,791,532,632	1,618,010,513
Earnings / (Losses) per share - dilluted (in €)	**0.0103**	**0.0028**	**0.0072**	**0.0027**

	Bank	
(Amounts in thousand €)	1.1-	1.1-
Description	**30.6.2026**	**30.6.2025**
Profit / (Loss) for the year attributable to equity owners of the Bank	23,254	4,065
Less: Interest payable to holders of the AT1 capital instruments	(4,649)	(364)
Profit / (Loss) for the year attributable to ordinary equity owners of the Bank	**18,605**	**3,701**
Weighted average number of ordinary shares during the period	1,791,250,895	1,618,010,513
Adjustment for Potential Ordinary Shares Issuable at No Consideration	281,736	0
Adjusted weighted average number of ordinary shares during the period	1,791,532,632	1,618,010,513
Earnings / (Losses) per share - dilluted (in €)	**0.0104**	**0.0023**

13. Investment securities

Investment securities measured at fair value through profit or loss	Group and Bank	
(Amounts in thousand €)	30.6.2026	31.12.2025
Government Bonds	**48,220**	**47,753**
Greek Government Bonds	12,032	16,399
Greek Government T-Bills	36,187	31,354
Corporate Bonds	**8,338**	**1,963**
Credit institutions	6,981	685
Non-financial corporations	1,356	1,279
Bonds	**56,558**	**49,716**
Listed shares - (Domestic)	4,091	5,989
Listed shares - (Foreign)	9,037	8,958
Non-Listed Shares - (Domestic)	4,339	4,339
Shares	**17,468**	**19,286**
Investment securities measured at fair value through profit or loss	**74,025**	**69,002**

The increase compared with 31 December 2025, is primarily attributable to purchases of bank bonds amounting to €6.1 million, partially offset by a fair value loss of €2.8 million on the Company's investment in PRODEA shares.

Investment securities measured at amortized cost	Group and Bank	
(Amounts in thousand €)	30.6.2026	31.12.2025
Government Bonds	**1,117,469**	**948,368**
Greek Government Bonds	542,208	540,182
Foreign Government Bonds	575,261	408,187
Corporate Bonds	**277,196**	**182,462**
Credit institutions	196,519	102,873
Non-financial corporations	80,677	79,588
Expected credit losses	**(4,134)**	**(3,907)**
Investment securities measured at amortized cost	**1,390,531**	**1,126,922**

The increase is primarily attributable to purchases of foreign government bonds amounting to €152.7 million and bank bonds amounting to €111.2 million, compared with disposals of €27.6 million and €23.4 million, respectively.

Investment securities measured at fair value through other comprehensive income (FVOCI)	**Group and Bank**	
(Amounts in thousand €)	**30.6.2026**	**31.12.2025**
Government Bonds	**111,226**	**164,515**
Greek Government Bonds	36,717	59,662
Foreign Government Bonds	45,895	74,362
Greek Government T-Bills	28,614	30,491
Corporate Bonds	**75,640**	**78,160**
Credit institutions	63,071	62,434
Non-financial corporations	12,569	15,726
Bonds	**186,866**	**242,675**
Listed shares - (Domestic)	919	1,065
Listed shares - (Foreign)	113	17
Non-Listed Shares - (Domestic)	734	734
Shares	**1,766**	**1,816**
Investment securities measured at fair value through other comprehensive income (FVOCI)	**188,632**	**244,491**

The decrease compared to 31 December 2025 is mainly due to the maturity of Greek Treasury Bills with a nominal value of €1.8 million, foreign and domestic government bonds with a nominal value of €48.9 million and €34.9 million, respectively, and bonds issued by non-financial corporations amounting to €3.9 million, while it is partially offset by the acquisition of €25 million in Greek Treasury Bills, and government bonds of €10.6 million.

14. Loans and advances to customers at amortized cost

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2026**	**31.12.2025**	**30.6.2026**	**31.12.2025**
Credit cards	21,213	22,760	21,213	22,796
Consumer loans	64,075	63,033	64,075	63,033
Mortgages	396,107	388,320	396,107	388,320
Loans to individuals	**481,395**	**474,113**	**481,395**	**474,149**
Loans to corporate entities	**4,737,666**	**3,926,788**	**4,725,711**	**3,911,402**
Public sector	**16,386**	**17,242**	**16,386**	**17,243**
Senior notes of securitisations	**996,413**	**1,055,085**	**996,413**	**1,055,086**
Net investment in finance lease	**72,540**	**58,508**	**72,540**	**58,509**
Loans and advances to customers (before impairment)	**6,304,400**	**5,531,741**	**6,292,445**	**5,516,389**
Expected Credit Losses	**(86,710)**	**(77,201)**	**(86,629)**	**(77,172)**
Mezzanine notes of securitisations	**2,616**	**2,618**	**2,616**	**2,618**
Loans and advances to customers (net of impairment)	**6,220,305**	**5,457,157**	**6,208,431**	**5,441,835**

The movement of expected credit losses for 2026 is as follows:

Movement of expected credit losses	Group			
(Amounts in thousand €)	**(Stage 1)**	**(Stage 2)**	**(Stage 3)**	**Total**
Opening Balance 1.1.2025	(20,579)	(2,345)	(54,277)	**(77,201)**
Expected credit risk losses and losses reversals for 2026	1,058	(2,739)	(7,828)	**(9,510)**
Movements between stages	(968)	271	698	**(0)**
Expected credit losses 30.06.2026	**(20,490)**	**(4,813)**	**(61,408)**	**(86,710)**

The movement of expected credit losses for 2025 is as follows:

Movement of expected credit losses	Group			
(Amounts in thousand €)	**(Stage 1)**	**(Stage 2)**	**(Stage 3)**	**Total**
Opening balance 1.1.2025	(15,485)	(1,671)	(43,769)	**(60,925)**
Expected credit risk losses and losses reversals for 2025	201	(788)	(6,697)	**(7,284)**
Write offs during 2025	0	0	43	**43**
Movements between stages	(1,577)	1,155	422	**0**
Expected credit losses 30.6.2025	**(16,861)**	**(1,304)**	**(50,001)**	**(68,167)**
Changes during the period 1.7.2025 - 31.12.2025				
Expected credit risk losses and losses reversals for 2025	(6,670)	(85)	(4,239)	**(10,994)**
Write offs during 2025	1,957	0	1	**1,958**
Movements between stages	995	(957)	(38)	**(0)**
Expected credit losses 31.12.2025	**(20,579)**	**(2,345)**	**(54,277)**	**(77,201)**

The movement of expected credit losses for 2026 is as follows:

Opening balance 1.1.2025		**Bank**		
(Amounts in thousand €)	**(Stage 1)**	**(Stage 2)**	**(Stage 3)**	**Total**
Opening balance 1.1.2026	(20,563)	(2,345)	(54,265)	**(77,172)**
Expected credit risk losses and losses reversals for 2026	1,100	(2,731)	(7,826)	**(9,457)**
Credit risk provisions as of 30.06.2025	(971)	273	698	**0**
Expected credit losses 30.06.2026	**(20,434)**	**(4,803)**	**(61,393)**	**(86,629)**

The movement of expected credit losses for 2025 is as follows:

Movement of expected credit losses		**Bank**		
(Amounts in thousand €)	**(Stage 1)**	**(Stage 2)**	**(Stage 3)**	**Total**
Opening balance 1.1.2025	(15,216)	(1,652)	(43,690)	**(60,557)**
Expected credit risk losses and losses reversals for 2025	26	(807)	(6,674)	**(7,455)**
Write offs during 2025	0	0	43	**43**
Credit risk provisions as of 30.06.2024	(1,577)	1,155	422	**0**
Προβλέψεις πιστωτικού κινδύνου 30/06/2025	**(16,766)**	**(1,304)**	**(49,898)**	**(67,969)**
Changes during the period 1.7.2025 - 31.12.2025				
Expected credit risk losses and losses reversals for 2025	(6,747)	(85)	(4,330)	**(11,162)**
Write offs during 2025	1,957	0	1	**1,958**
Movements between stages	993	(957)	(37)	**(1)**
Expected credit losses 31.12.2025	**(20,563)**	**(2,345)**	**(54,265)**	**(77,172)**

The credit loss provisions for the first semester of 2026 and 2025 are as follows:

(Amounts in thousand €)	**Group**		**Bank**	
Description	**30.6.2026**	**30.6.2025**	**30.6.2026**	**30.6.2025**
(Impairment charge) / Reversal of impairment charge on loans and advances to customers	(9,509)	(7,286)	(9,457)	(7,455)
(Impairment charge) / Reversal of impairment charge on off balance sheet items	(124)	679	(124)	679
Impairment charge / (Reversal of impairment charge) on financial assets measured at amortized cost	17	51	17	51
(Impairment charge) / Reversal of impairment charge on financial assets measured at amortized cost	(227)	229	(227)	229
Synthetic securitisation costs	(3,590)	(1,285)	(3,590)	(1,285)
Loss on Rhodium portfolio receipts	0	(1,810)	0	(1,810)
Total	**(13,432)**	**(9,423)**	**(13,380)**	**(9,592)**

Loans and advances to customers

Group

(Amounts in thousand €)	30.6.2026 12 month expected credit losses (Stage 1)	Lifetime expected credit losses of non impaired assets (Stage 2)	Lifetime expected credit losses of impaired assets (Stage 3)	Carrying amount
Retail Loans				
Gross carrying amount	449,906	9,873	21,617	**481,395**
Expected credit losses	(1,251)	(374)	(7,319)	**(8,943)**
Carrying amount	448,655	9,499	14,298	**472,452**
Corporate Loans				
Gross carrying amount	4,553,414	126,651	130,141	**4,810,206**
Expected credit losses	(19,237)	(4,439)	(54,089)	**(77,765)**
Carrying amount	4,534,178	122,212	76,052	**4,732,441**
Public Sector Loans				
Gross carrying amount	16,317	69	0	**16,386**
Expected credit losses	(2)	(0)	0	**(3)**
Carrying amount	16,314	69	0	**16,384**
Senior and mezzanine notes of securitisations				
Gross carrying amount	999,028	0	0	**999,028**
Expected credit losses	0	0	0	**0**
Carrying amount	999,028	0	0	**999,028**
Loans and advances to customers				
Total Gross carrying amount	**6,018,665**	**136,593**	**151,757**	**6,307,015**
Total expected credit losses	**(20,490)**	**(4,813)**	**(61,408)**	**(86,710)**
Total Carrying Amount	**5,998,176**	**131,780**	**90,350**	**6,220,305**

Group	31.12.2025			
(Amounts in thousand €)	12 month expected credit losses (Stage 1)	Lifetime expected credit losses of non impaired assets (Stage 2)	Lifetime expected credit losses of impaired assets (Stage 3)	Carrying amount
Retail Loans				
Gross carrying amount	435,054	16,672	22,388	**474,113**
Expected credit losses	(1,450)	(542)	(7,371)	**(9,362)**
Carrying amount	433,604	16,130	15,017	**464,751**
Corporate Loans				
Gross carrying amount	3,793,692	53,723	137,883	**3,985,298**
Expected credit losses	(19,125)	(1,804)	(46,906)	**(67,835)**
Carrying amount	3,774,567	51,920	90,976	**3,917,463**
Public Sector Loans				
Gross carrying amount	17,243	0	0	**17,243**
Expected credit losses	(4)	0	0	**(4)**
Carrying amount	17,239	0	0	**17,239**
Senior and mezzanine notes of securitisations				
Gross carrying amount	1,057,704	0	0	**1,057,704**
Expected credit losses	0	0	0	**0**
Carrying amount	1,057,704	0	0	**1,057,704**
Loans and advances to customers				
Total Gross carrying amount	**5,303,692**	**70,395**	**160,271**	**5,534,358**
Total expected credit losses	**(20,579)**	**(2,345)**	**(54,277)**	**(77,201)**
Total Carrying Amount	**5,283,113**	**68,050**	**105,993**	**5,457,157**

Bank	30.6.2026			
(Amounts in thousand €)	12 month expected credit losses (Stage 1)	Lifetime expected credit losses of non impaired assets (Stage 2)	Lifetime expected credit losses of impaired assets (Stage 3)	Carrying amount
Retail Loans				
Gross carrying amount	449,906	9,873	21,617	**481,395**
Expected credit losses	(1,251)	(374)	(7,319)	**(8,943)**
Carrying amount	448,655	9,499	14,298	**472,452**
Corporate Loans				
Gross carrying amount	4,549,465	119,889	128,897	**4,798,251**
Expected credit losses	(19,181)	(4,429)	(54,074)	**(77,684)**
Carrying amount	4,530,284	115,460	74,823	**4,720,568**
Public Sector Loans				
Gross carrying amount	16,317	69	0	**16,386**
Expected credit losses	(2)	(0)	0	**(3)**
Carrying amount	16,314	69	0	**16,384**
Senior and mezzanine notes of securitisations				
Gross carrying amount	999,028	0	0	**999,028**
Expected credit losses	0	0	0	**0**
Carrying amount	999,028	0	0	**999,028**
Loans and advances to customers				
Total Gross carrying amount	**6,014,716**	**129,831**	**150,514**	**6,295,061**
Total expected credit losses	**(20,434)**	**(4,803)**	**(61,393)**	**(86,629)**
Total Carrying Amount	**5,994,282**	**125,029**	**89,121**	**6,208,432**

Bank	31.12.2025			
(Amounts in thousand €)	12 month expected credit losses (Stage 1)	Lifetime expected credit losses of non impaired assets (Stage 2)	Lifetime expected credit losses of impaired assets (Stage 3)	Carrying amount
Retail Loans				
Gross carrying amount	435,089	16,672	22,388	**474,149**
Expected credit losses	(1,450)	(542)	(7,371)	**(9,362)**
Carrying amount	433,640	16,130	15,017	**464,787**
Corporate Loans				
Gross carrying amount	3,780,062	53,235	136,614	**3,969,911**
Expected credit losses	(19,108)	(1,804)	(46,894)	**(67,806)**
Carrying amount	3,760,953	51,431	89,721	**3,902,105**
Public Sector Loans				
Gross carrying amount	17,243	0	0	**17,243**
Expected credit losses	(4)	0	0	**(4)**
Carrying amount	17,239	0	0	**17,239**
Senior and mezzanine notes of securitisations				
Gross carrying amount	1,057,704	0	0	**1,057,704**
Expected credit losses	0	0	0	**0**
Carrying amount	1,057,704	0	0	**1,057,704**
Loans and advances to customers				
Total Gross carrying amount	**5,290,098**	**69,907**	**159,002**	**5,519,007**
Total expected credit losses	**(20,563)**	**(2,345)**	**(54,265)**	**(77,172)**
Total Carrying Amount	**5,269,536**	**67,562**	**104,738**	**5,441,835**

15. Investments in subsidiaries

(Amounts in thousand €) 30.6.2026

Company Name	Country of incorporation	Number of shares	Ownership interest %	Equity	Acquisition Cost	Carrying amount
Credia Group Insurance Agency S.A. (Single-Member)	Greece	10,000	100%	7,533	100	100
Credia Factors S.A. (Single-Member)	Greece	1,200,000	100%	10,413	6,000	10,413
Investment in subsidiaries					**6,100**	**10,513**

(Amounts in thousand €) 31.12.2025

Company Name	Country of incorporation	Number of shares	Ownership interest %	Equity	Acquisition Cost	Carrying amount
Credia Group Insurance Agency S.A. (Single-Member)	Greece	10,000	100%	6,723	100	100
Credia Factors S.A. (Single-Member)	Greece	1,200,000	100%	7,875	6,000	7,875
Investment in subsidiaries					**6,100**	**7,975**

** ex Attica Bancassurance Agency S.A.*

*** ex Pancreta Factors S.A.*

16. Investment in associates and joint ventures

The Group companies consolidated using the equity method in accordance with IAS 28 are presented below as follows:

Zaitech Innovation Venture Capital Fund

Zaitech Innovation Venture Capital Fund I (ZIVCF) aims to invest in innovative capital companies that have a registered and effective head office in Greece, preferably in companies operating in the food, beverage, retail, organic, industrial, energy, telecommunication and IT sectors. The activities' location of the company does not differ from its headquarters. The subsidiary, "Attica Ventures S.A.", in which the Bank is a shareholder of 10%, has been appointed as the management company for the closed-end mutual fund Zaitech I. The book value for Bank's investments in Zaitech Fund I as at 30.06.2026 amounted to €3,047 k.

It is noted that the valuation of the venture capital fund holdings is carried out in accordance with the guidelines of the European Private Equity & Venture Capital Association – EVCA and the provisions of Law 4141/2013.

A loss on the valuation of the companies of approximately €55.4 k has been recorded in the consolidated income statement for the period as a result of the above participation.

EOS Hellenic Renaissance Fund II

EOS Hellenic Renaissance Fund II aims to invest in financially sound SMEs and small mid-cap companies with high growth potential. EHRF II as a general growth fund will invest in all sectors, with 50% allocation to F&B and 50% to other sectors, namely logistics and transportation, selective industrial, selective consumer and retail, digital and technology - fintech (in development stage). The fund is managed by EOS Capital Partners AIFM. The book value of the Bank's investments as at 31.06.2026 in the EOS Hellenic Renaissance Fund II ("EHRF II") amounted to €538 k. From the above participation, a profit from valuation of approximately €36.5 k has been recognized in the consolidated income statement for the period.

Golden Age Capital Private Equity Fund I (A.K.E.S)

Golden Age Capital Private Equity Fund I aims to invest in sectors such as food & beverages and restaurants, healthcare services, business services, specialized industries (e.g. precision manufacturing, clothing, car maintenance, repair and operations) and consumer products and retail trade. The mutual fund is managed by

Golden Age Capital AIFM. The book value of the Bank's investments as at 30.06.2026 in the Golden Age Capital Private Equity Fund I amounted to €376.6 k and relates to the first three instalments paid out of the Bank's total committed participation amounting to €2 million. From the above participation, a loss of approximately €69.1 k arising from valuation has been recognized in the consolidated income statement for the period.

SMERemediumCap II

SMERemediumCap invests in companies operating below their full potential or undergoing significant transformation. The Fund primarily aims to bridge the equity financing gap, as well as the strategic and managerial capability gap, of medium-sized enterprises that are overleveraged and/or underperforming. The fund is managed by SMERemediumCap. As at 30.06.2026, the book value of the Bank's investments amounted to €182 k and relates to the first two instalment of the Bank's total committed participation of €3 million.

ELIKONOS 3 S.C.A. SICAV-RAIF

ELIKONOS 3 S.C.A. SICAV-RAIF invests in sectors with long-term growth potential and high multiplier impact, as well as in small- and mid-capitalization companies with sound financial fundamentals and prospects for further expansion in both domestic and international markets. The fund is managed by JTC (Luxembourg) S.A. As at 30.06.2026, the book value of the Bank's investments amounted to €375 k and relates to the first four instalments of the Bank's total committed participation of €2 million. From the above participation, a loss of approximately €31.8 k arising from valuation has been recognized in the consolidated income statement for the period.

Northern Greece Investment Fund (NGIF)

Northern Greece Investment Fund (NGIF) invests in fast-growing export-oriented companies and start-ups operating in the sectors of information technology, energy, healthcare services, food and beverages, pharmaceuticals, food technology, and other related industries. The fund is managed by THERMI VCM AEDAKES. The book value of the Bank's investment as at 30.06.2026 amounted to €806 k. From the above participation, a profit of approximately €340 k arising from valuation has been recognized in the consolidated income statement for the period.

The table below presents CrediaBank's participating interests in associates and joint ventures for both the current and the comparative period.

Group and Bank

30.6.2026

Company Name (Amounts in thousand €)	Country of Incorporation	% Participation	Acquisition Cost
Zaitech Innovation Venture Capital Fund I	Greece	50.00%	3,047
EOS HELLENIC RENAISSANCE FUND II	Luxembourg	0.46%	538
Golden Age Fund I	Greece	2.00%	377
SMERemedium Cap II	Luxembourg	1.50%	182
ELIKONOS 3 S.C.A. SICAV-RAIF	Luxembourg	1.14%	375
Northern Greece Investment Fund (NGIF)	Greece	2.00%	806

31.12.2025

Company Name (Amounts in thousand €)	Country of Incorporation	% Participation	Acquisition Cost
Zaitech Innovation Venture Capital Fund I	Greece	50.00%	3,103
EOS HELLENIC RENAISSANCE FUND II	Luxembourg	0.46%	130
Golden Age Fund I	Greece	1.00%	215
SMERemedium Cap II	Luxembourg	1.50%	26
ELIKONOS 3 S.C.A. SICAV-RAIF	Luxembourg	1.14%	71
Northern Greece Investment Fund (NGIF)	Greece	2.00%	490

17. Assets held for sale

Investment property items that meet the criteria of IFRS 5 and are immediately available for sale in their present condition, with the sale considered highly probable, have been classified as ‘Assets held for sale’. Their disposal has been approved by the competent governing bodies and is expected to be completed gradually within the next twelve months.

In the first half of 2026, the Group reclassified 26 properties with a total fair value of €2.4 million from investment property to assets held for sale and completed the disposal of six properties with a book value of €902.7 k for total consideration of €983.7 k. The resulting gain on disposal of €81 k was recognized in profit or loss for the period and is included under ‘Other income/(expenses)’.

As of 30 June 2026, the total fair value of properties classified as held for sale amounted to €16.6 million.

18. Investment property

Investment property relates to properties acquired through auctions with the aim of selling or leasing them in the near future.

In the first half of 2026, a property of total value €48 k was sold for €58 k.

Income from rentals of investment property for the first semester of 2026 amounted to €616 k and €452 k for the comparative period and is included in "Other income/(expenses)".

19. Due to financial institutions

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2026**	**31.12.2025**	**30.6.2026**	**31.12.2025**
Sight deposits	14,573	8,527	14,599	8,527
Liabilities to other credit institutions	283,481	184,803	283,481	184,803
Repurchase agreements (Repos)	40,301	65,406	40,301	65,406
Due to financial institutions	**338,355**	**258,736**	**338,382**	**258,736**

20. Due to customers

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2026**	**31.12.2025**	**30.6.2026**	**31.12.2025**
Current accounts	174,641	175,364	174,641	175,364
Savings accounts	1,397,891	1,378,618	1,397,891	1,378,618
Term deposits	2,765,041	2,573,940	2,765,041	2,573,940
Blocked	74	72	74	72
Deposits of individuals	**4,337,647**	**4,127,993**	**4,337,647**	**4,127,993**
Sight deposits	1,266,416	1,166,463	1,272,869	1,167,527
Term deposits	1,225,002	859,339	1,231,502	865,339
Blocked	1,056	1,063	1,056	1,063
Deposits of corporations	**2,492,475**	**2,026,865**	**2,505,428**	**2,033,930**
Sight deposits	623,016	418,104	623,016	418,104
Term deposits	69,122	137,404	69,122	137,404
Blocked	6	6	6	6
Public sector deposits	**692,145**	**555,514**	**692,145**	**555,514**
Sight deposits	34,355	31,224	34,355	31,224
Savings accounts	1,173	1,323	1,173	1,323
Other deposits	**35,527**	**32,547**	**35,527**	**32,547**
Other due to customers	**14,029**	**14,127**	**14,029**	**14,127**
Due to customers	**7,571,823**	**6,757,046**	**7,584,776**	**6,764,110**

21. Debt securities in issue

The issued bond loans as at 30.6.2026 are as follows:

Subordinated Bond Loan

At its meeting on 31.3.2021, the Board of Directors of Pancreta Bank, in accordance with the provisions of Law 4548/2018, Law 3156/2003 and Regulation EU 575/2013 of the European Parliament and the Council as of 26 June 2013, decided to issue and offer through private placement a subordinated common bond loan with a total nominal value of up to €23.5 million. The loan will have a 7-year maturity from the issue date and a fixed interest rate of 6%. In this context, 235 single-copy common bonds of nominal value and an issue price of €100,000 each were issued. Only those who met the criteria for qualification as a professional client, as set out in Law 4514/2018, were eligible to participate. The bondholders are not entitled to early redemption of the bonds. The Bank has the right to redeem the bonds early after a period of five years. Prior to the expiry of five years, the Bank may only redeem the bonds in accordance with Article 78, paragraph 4 of Regulation (EU) 575/2013. This requires the prior approval of the Bank of Greece and is subject to the following conditions: a) there is a change in the regulatory classification of these instruments, which would entail their exclusion, possibly from equity or reclassification to lower quality equity, or b) there is a significant change in the applicable tax treatment of such instruments which the institution demonstrates to the competent authorities and which could not reasonably have been foreseen at the time of their issue. As at 30 June 2026, the outstanding balance of the subordinated bond loan stands at €23.5 million.

Subordinated Notes (“Tier II Notes”)

Under its EMTN Programme, on 13 June 2025 the Bank issued Tier II Notes with an aggregate principal amount of €150.0 million, maturing in 2035.

The Tier II Notes bear interest at a fixed rate of 7.375% per annum until 13 June 2030, payable annually in arrears. Thereafter, the interest rate will be reset with reference to the prevailing mid-swap rate plus a margin of 5.104% per annum. Unless previously redeemed in accordance with their terms, the Tier II Notes will mature on 13 June 2035 and will be redeemed at their nominal value.

The Tier II Notes constitute direct, unsecured and subordinated obligations of the Bank and rank pari passu without any preference among themselves and equally with all other unsecured and subordinated obligations ranking pari passu with the Tier II Notes (including any future Tier II capital instruments that may be issued). As at 30 June 2026, the outstanding balance of the Tier II subordinated bond, net of issuance costs, amounted to €145.6 million.

PERSEUS and PERSEUS II Synthetic Securitizations

On 12.12.2024, the Bank completed its first synthetic securitization of a portfolio of performing loans to large and small and medium-sized enterprises (SMEs), amounting to ~€220 million through the direct issuance of Credit Linked Notes (“CLN”) and the sale of medium-seniority notes, while on 01.10.2025 the Bank also completed its second consecutive synthetic securitization (Project Perseus II) of a portfolio of performing exposures to large and small and medium-sized enterprises (SMEs), amounting to ~€0.5 billion. As of 30 June 2026, total liabilities from synthetic securitizations amounted to €55.1 million.

(Amounts in thousand €)	Group and Bank
Opening balance 1.1.2026	**230,013**
Changes period 1.1 - 30.06.2026	
Maturities/repayments	(5,904)
Issue of TIER II bond expenses	227
Balance 30.06.2026	**224,336**

The following issues have been carried out by the Bank:

(Amounts in thousand €)

	Group and Bank				
	30.6.2026			31.12.2025	
Description	**Maturity date**	**Average interest rate for the period**	**Carrying amount**	**Average interest rate for the period**	**Carrying amount**
Subordinated bond, issue 2015 (renewed 2021) (Tier II)	31/03/2028	6.00%	23,500	6.00%	23,500
Subordinated bond, issue 2025 (Tier II)	13/06/2030	7.38%	145,790	7.38%	145,563
PERSEUS Synthetic Securitization	12/01/2045	13.62%	12,961	13.33%	18,864
PERSEUS II Synthetic Securitization	30/06/2044	12.32%	42,086	12.03%	42,086
Debt securities in issue			**224,336**		**230,013**

22. Equity

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2026**	**31.12.2025**	**30.6.2026**	**31.12.2025**
Paid up (common shares)	99,782	80,901	99,782	80,901
Share Capital	**99,782**	**80,901**	**99,782**	**80,901**
Share Premium	800,552	519,433	800,552	519,433
AT1 capital instruments	100,000	100,000	100,000	100,000
Reserves	268,422	266,825	268,219	266,784
Retained Earnings / (Losses)	9,465	11,617	1,858	3,534
Total Equity	**1,278,221**	**978,777**	**1,270,411**	**970,652**

Share Capital

On 7.4.2026, the Bank announced that Euronext Athens had approved the listing for trading of all 375,000,000 new common registered voting dematerialized shares of the Company, with a nominal value of €0.05 each, issued as part of the Company's share capital increase, which was resolved by the Board of Directors' resolution of 29.3.2026, pursuant to the relevant authorization granted to it by the resolution of the Extraordinary General Meeting of the Company's shareholders dated 27.3.2026, and was carried out through a cash payment, which was made available through the Combined Offering. On Wednesday, 8.4.2026, trading of the 375,000,000 New Shares began on the Regulated Market of Euronext Athens.

Euronext Athens, on 03.6.2026, approved the listing for trading in the Main Market of Euronext Athens of 2,037,142 new common registered voting dematerialized shares of the Bank, with a nominal value of €0.05 each issued in the context of the Bank's share capital increase through the capitalization of an equal amount of reserve from the issuance of shares at a premium, pursuant to the Board of Directors' decision dated 16.4.2026, pursuant to the relevant authorization granted to it by the Extraordinary General Meeting of the Bank's shareholders dated 27.3.2026 regarding the free allocation of shares to senior and executive management of the Bank (STIP). Trading of the 2,037,142 new shares on Euronext Athens commenced on Friday 5.6.2026.

On 19.6.2026, the Bank informed investors that the Bank's Board of Directors, pursuant to the authorization granted to it by the Extraordinary General Meeting of the Bank's shareholders on 27.3.2026, in accordance with Article 24(1)(b) of Law 4548/2018, at its meeting held on 18.6.2026, approved the increase of the Bank's share capital by an amount of €29,164 through the capitalization of an equal amount of reserve, from the issuance of shares at a premium, with the issuance of 583,280 new, common, registered voting shares with a nominal value of €0.05 each.

Following the above, the Bank's share capital as at 30.6.2026 amounts to ninety-nine million seven hundred eighty-one thousand six hundred forty-one euros and forty-five cents (€99,781,641.45), divided into one billion nine hundred ninety-five million six hundred thirty-two thousand eight hundred twenty-nine (1,995,632,829) common registered shares, with a nominal value of five cents (€0.05) each.

Reserves

During the first half of 2026, in connection with the implementation of the Bank's two variable remuneration plans for senior and executive management, performed with a share capital increase through the capitalization of the share premium reserve. As a result, a reserve of €2.7 million was recognized, with a corresponding charge to profit or loss, representing the difference between the issue price and the nominal value of the shares issued.

Treasury Shares

The Bank held no treasury shares as at 30.6.2026.

23. Related party transactions

(Amounts in thousand €)	Group		Bank	
Transactions with related companies	**30.6.2026**	**31.12.2025**	**30.6.2026**	**31.12.2025**
Receivables	415,279	326,533	587,372	453,758
Liabilities	476,324	428,226	489,280	449,354
Off Balance Sheet Items	39,258	47,640	39,258	47,640
	1.1-30.6.2026	**1.1-30.6.2025**	**1.1-30.6.2026**	**1.1-30.6.2025**
Income	8,981	3,938	12,045	6,849
Expenses	358	957	411	1,018
Transactions with Members of the Management	**30.6.2026**	**31.12.2025**	**30.6.2026**	**31.12.2025**
Receivables (Loans)	539	1,414	539	1,414
Liabilities (Deposits)	2,182	8,813	2,182	8,813
	1.1-30.6.2026	**1.1-30.6.2026**	**1.1-30.6.2026**	**1.1-30.6.2026**
Income	20	25	20	25
Expense	17	12	17	12
Salaries and wages	2,958	2,630	2,787	2,451
Directors' fees	490	536	433	460
Total fees of Members of Management	**3,448**	**3,166**	**3,220**	**2,911**

Related parties include:

(a) the entity that exercises significant influence over the Bank and the entities controlled by that entity;

(b) the Bank's key management personnel, including the members of the Board of Directors, the Executive Committee, the Audit Committee, and the Asset and Liability Management Committee, together with their close family members and entities controlled or jointly controlled by those individuals;

(c) the Bank's associates and joint ventures (Note 16); and

(d) the Bank's subsidiaries (Note 15).

Transactions of a similar nature are presented on an aggregated basis. All banking transactions entered into with related parties are conducted in the ordinary course of business and on arm's length terms. Specifically, they (a) are entered into in the normal course of business, (b) are subject to terms and conditions, including interest rates and collateral, that are substantially the same as those prevailing at the time for comparable transactions with unrelated parties, and (c) do not involve a higher than normal credit risk or contain other unfavorable features.

It should be noted that transactions with members of Management also include outstanding balances relating to individuals who served as members of Management up to the expiry of their term of office. The increase is primarily attributable to the payment of variable remuneration to the executive members of the Board of Directors and the Bank's senior executives.

24. Contingent liabilities and commitments

24.1 Off balance sheet liabilities and pledged assets

(Amounts in thousand €)	Group and Bank	
Description	**30.6.2026**	**31.12.2025**
Contingent Liabilities		
Letters of Guarantee	964,098	939,373
Contingent liabilities arising from forward contracts	9,200	7,500
Total Contingent Liabilities	**973,298**	**946,873**
Undrawn Credit Limits		
- Up to 1 year maturity	1,254,259	1,146,648
- Over 1 year maturity	37,159	34,533
Total Undrawn Credit Limits	**1,291,419**	**1,181,181**
Liabilities and commitments relating to off-balance sheet assets	**2,264,716**	**2,128,054**

24.2 Tax obligations

Pursuant to the provisions of Article 65 A of Law 4174/2013 from 2011 the statutory auditors and auditing firms that conduct statutory audits in Société Anonyme are required to issue an annual tax certificate on the application of tax provisions to tax items. The certificate is submitted to the company under audit till the submission of its tax returns, at the latest within the first 10 days of the tenth month of the end of the year under audit and electronically to the Ministry of Finance not later than the end of the tenth month of the end of the period under audit. Pursuant to article 56 of Law 4410/ 03.08.2016, in respect of the fiscal years starting as of 01.01.2016 and onwards, the issuance of a tax certificate is optional. However, the Bank intends to continue receiving the tax certificate. The fiscal years up to 31.12.2019 are considered to be tax-deferred. As far as the fiscal year 2025 is concerned, the tax audit is in progress.

24.3 Legal cases

The Group records all the litigations filed by third parties against it and examines the possible outcome in cooperation with the Legal Department. When a negative outcome is probable and can be reliably estimated, the Group makes a provision recorded in the balance sheet account “Provisions for litigious cases”. For the period ended 30.06.2026, based on the Legal Department’s assessment, the estimated amount for the Group’s present obligations arising from cases under litigation is €5,127 k (31.12.2025: €5,389 k).

24.4 Other provisions

As at 30.06.2026, the amount of expected credit losses from off balance sheet items amounts to €18,821 k (31.12.2025: €18,697 k).

25. Reclassification of financial statements

The Management has proceeded with the reclassification of PPA amortization and liabilities from synthetic securitizations in the Group's financial statements.

The published and reclassified financial statements as at 30 June 2025 and 31 December 2025 are as follows:

Income statement

Group 30.6.2025

(Amounts in thousand €)	Published figures	Reclassification	Amounts after reclassification
Interest expense and similar expenses	(47,165)	(432)	(47,597)
Depreciation expense	(13,935)	(1,516)	(15,451)
PPA Depreciation	(1,948)	1,948	(0)

Bank 30.6.2025

(Amounts in thousand €)	Published figures	Reclassification	Amounts after reclassification
Interest expense and similar expenses	(47,222)	(432)	(47,654)
Depreciation expense	(13,919)	(1,516)	(15,435)
PPA Depreciation	(1,948)	1,948	(0)

Statement of Financial Position

Group 31.12.2025

(Amounts in thousand €)	Published figures	Reclassification	Amounts after reclassification
Debt securities in issue	169,063	60,950	230,013
Other Liabilities	284,860	(60,950)	223,910

Bank 31.12.2025

(Amounts in thousand €)	Published figures	Reclassification	Amounts after reclassification
Debt securities in issue	169,063	60,950	230,013
Other Liabilities	273,517	(60,950)	212,567

26. Events after 30 June 2026

Commencement of Trading

On 2.7.2026, Euronext Athens approved the listing for trading on the Main Market of Euronext Athens of 583,280 new common registered voting dematerialized shares of the Bank, with a nominal value of €0.05 each issued in the context of the Bank's share capital increase through the capitalization of an equal amount of reserve from the issuance of shares at a premium , in accordance with the Board of Directors' decision dated 18.6.2026, pursuant to the relevant authorization granted to it by the Extraordinary General Meeting of the Bank's shareholders dated 27.3.2026. Trading of the Bank's new shares commenced on 6.7.2026.

Thrivest Holding Ltd placement of shares in CrediaBank

On 15.7.2026, CREDIABANK S.A. (the "Bank") informed investors that its shareholder Thrivest Holding Ltd has sold 333,333,333 shares in CrediaBank, equal to 16.7% of the Bank's share capital, through a placement. Following the above, Thrivest's participation in the Bank's share capital stands at 24.0%. The Bank did not receive any proceeds from the Placement. The Placement was conducted by way of an accelerated bookbuilding, which was launched after market close on 14 July 2026. In connection with the transaction, UBS Europe SE, Morgan Stanley Europe SE, Euroxx and Pantelakis acted as Joint Global Coordinators and Joint Bookrunners. Morgan Stanley Europe SE and UBS Europe SE waived the lock-up undertaking of Thrivest related to the Bank's share capital increase earlier this year, commencing on 1 April 2026 and ending 180 days thereafter. The Bank is also informed that pursuant to the lock-up undertaking for this Placement, Thrivest will be subject to a 90-day lock-up period with respect to sales of additional shares of the Company, subject to customary exceptions.
Following the above, on 20.07.2026, the Bank informed investors that the percentage of voting rights directly held by Thrivest in the Bank's share capital amounts to 23.98%, corresponding to 478,456,538 voting rights of common registered shares out of a total of 1,995,632,829 shares, compared to the previous percentage of voting rights of 40.67%, which corresponded to 811,789,871 voting rights of common registered shares out of the total. According to its notification, Thrivest is not controlled by any other natural or legal person or entity within the meaning of the provisions of Law 3556/2007.

Following the above, the Bank's shareholding structure is as follows:

Shareholders	**Participating Interest**
THRIVEST HOLDING LTD	23.98%
HELLENIC CORPORATION OF ASSETS AND PARTICIPATIONS S.A.	29.32%
OTHER SHAREHOLDERS (<5%)	46.70%

Strategic Partnership between BNP Paribas Asset Management and CrediaBank

On 16.7.2026, CrediaBank announces the launch of a strategic partnership with BNP Paribas Asset Management (BNPP AM), one of Europe's leading asset management firms, aimed at further strengthening and expanding the Bank's Wealth Management offering. The partnership establishes a comprehensive investment advisory framework that includes:

- Investment strategy design and the definition of strategic and tactical asset allocation
- Construction of model investment portfolios and fund selection across all asset classes
- Provision of investment research, market analysis and investment insights

Amounts are presented in thousand euro, unless otherwise stated 87

Through this milestone partnership, CrediaBank will leverage BNP Paribas Asset Management's international expertise and extensive experience in asset management, further enhancing the quality, consistency and breadth of its investment products and services. The collaboration is designed to strengthen the Bank's advisory capabilities and support the delivery of tailored, high value-added investment solutions that address the evolving needs of its customers. Beyond the immediate enhancement of investment advisory services, the partnership also lays the foundation for the development and delivery of modern digital investment solutions as part of CrediaBank's broader digital transformation strategy.

Strategic financing agreement of up to €100 million with the EIB

In the context of a €100 million approval for a financing agreement with CrediaBank the European Investment Bank (EIB) has signed a first €50 million tranche, marking the first operation between the two institutions. CrediaBank is the first non-systemic bank in Europe and the second bank in Greece to join the EIB's dedicated Security & Defence programme and including the foreseen leverage, the financing is expected to ultimately mobilize up to €200 million for the benefit of the targeted final beneficiaries. The financing will be channeled through CrediaBank to small and medium-sized enterprises (SMEs) and mid-cap companies across Greece, with a particular focus on businesses active in, or investing in, the security and defence sector, in line with the EIB's eligibility criteria. The initiative will enhance businesses' access to long-term financing for investment projects and working capital, supporting their competitiveness, innovation, and resilience. At the same time, it will facilitate strategic investments and contribute to the further strengthening of sustainable growth and the productive capacity of the Greek economy.

Table of Use of Funds Raised

CrediaBank

CREDIABANK S.A.
REPORT OF THE USE OF FUNDS RAISED FROM SHARE CAPITAL INCREASE THROUGH CASH PAYMENT AND DISAPPLICATION (WAIVER) OF PREFERENCE RIGHTS OF EXISTING SHAREHOLDERS OF THE BANK

We are hereby disclosing, in accordance with Article 4.1.2. of Athens Stock Exchange Regulation, as well as the decisions 8/754/14.04.2016 as effective & 10A/1038/30.10.2024 of the Board of Directors of the Hellenic Capital Market Commission that:

a) the Bank's share capital was increased through the issue of 375,000,000 νέων new common nominal shares of nominal value €0.05 per share and the amount of capital raised was €18,750,000.00

b) an amount of €281,250,000.00 was raised as a paid-up share premium.

The total capital raised amounted to €300,000,000.00. The costs of the issue amounted to €20,258,113.00 and were entirely covered by the funds raised from the above-mentioned increase. he net amount of the increase after deduction of expenses was therefore €279,741,887.00.

The Board of Directors of the Bank, at its meeting on 07 April 2026, certified the payment of the amount of the increase of €300,000,000.00. The Athens Stock Exchange on 07.04.2026 announced the admission of 375,000,000 new ordinary shares for trading on the Athens Exchange. The trading of the new shares on the Athens Exchange commenced on 08.04.2026.

The purpose of the share capital increase was to strengthen the Bank's capital position.

(Amounts in €)			
Intended use of the funds raised as set out in Annex IX Document of Regulation 2017/1129	**Total funds raised**	**Funds used till 07.04.2026**	**Balance of funds to be used as at 07.04.2026**
Capital reinforcement of the Bank	300,000,000.00	300,000,000.00	-
New shares issuance expenses	(20,258,113.00)	(20,258,113.00)	-
Total	**279,741,887.00**	**279,741,887.00**	**-**

Athens, 21 May 2026

THE CHAIRMAN OF THE BOARD OF DIRECTORS	THE CHIEF EXECUTIVE OFFICER	THE C.F.O.	THE DIRECTOR OF FINANCIAL MANAGEMENT
CONSTANTINOS M. HERODOTOU	ELENI CH. VRETTOU	VASILIKI CH. SKOUBAS	EVAGGELOS G. RIZOS
ID No. 0000760047	ID No. AB 515487	ID No. A01573309	ID No. Ξ 989060

Agreed-upon Procedures Report for the “Report of the Use of Funds Raised” of CrediaBank S.A.

To the Board of Directors of
CrediaBank S.A.
260 Kifissias Avenue,
152 31 Chalandri, Greece

Objective of this agreed-upon procedures report and restriction on use or distribution of the report

The objective of our report is solely to provide the Board of Directors (hereinafter referred to as the "Contracting Party" or "Management") of CrediaBank S.A. (hereinafter referred to as "the Bank") our findings regarding the performance of the agreed-upon procedures within the framework of the provisions of Decision No. 10A/1038/30.10.2024 of the Hellenic Capital Market Commission's Board of Directors concerning the Report on the Completion of the Allocation of the Company's Funds Raised. This report relates to the allocation of raised funds amounting to €279,741,887.00 which were allocated for the capital strengthening of the Bank. The Bank's Board of Directors certified the completion of the disposal of the Company's Raised Funds, amounting to €279,741,887.00, at its meeting on 7 April 2026.

This Report is addressed exclusively to the Bank's Board of Directors in the context of its obligations under Decision No. 10A/1038/30.10.2024 of the Board of Directors of the Hellenic Capital Market Commission. Consequently, it may not be used for any other purpose since it is limited only to the information mentioned above.

Responsibilities of the Management

As the contracting party, the Company's Management has acknowledged that the agree-upon procedures are appropriate for the purpose of the assignment and satisfy CrediaBank S.A.'s information needs.

The Company's Management is responsible for preparing the aforementioned report in accordance with the provisions of Decision No. 10A/1038/30.10.2024 of the Board of Directors of the Hellenic Capital Market Commission.

Auditor’s Responsibilities

We have conducted the agreed-upon procedures engagement in accordance with the International Standard on Related Services (ISRS) 4400 (Revised), Agreed-Upon Procedures Engagements. An agreed-upon procedures engagement involves performing the procedures that have been agreed with the Management and reporting the findings, which are the factual results of the agreed-upon procedures performed. We make no representation regarding the appropriateness of the agreed-upon procedures.

This agreed-upon procedures engagement is not an assurance engagement. Accordingly, we do not express an opinion or an assurance conclusion. Had we performed additional procedures, other matters might have come to our attention that would have been reported.

Professional Ethics and Quality Control

We have complied with the ethical requirements of the International Code of Ethics for Professional Accountants of the International Ethical Standards Board for Professional Accountants as incorporated into Greek legislation, and the ethics and independence requirements of Law 4449/2017 and Regulation (EU) 537/2014.

Our auditing firm applies International Standard on Quality Control (ISQC) 1, Quality Control for Firms that Perform Audits and Reviews of Financial Statements, and Other Assurance and Related Services Engagements, and accordingly, maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Procedures and Findings

We have performed the procedures described below in accordance with the terms of the engagement dated 28.04.2026:

Procedures	Findings
1. We examined the consistency of the content of the Table of Allocation of Raised Funds of Appendix 1 (Report on the Completion of the Allocation of Funds Raised) with the information set forth in the “Annex IX Document of Regulation 2017/1129” dated 30.03.2026. In particular, we examined the consistency of the objective “Intended use of raised funds pursuant to the Annex IX Document of Regulation 2017/1129” with the provisions of the “Annex IX Document of Regulation 2017/1129” dated 30.03.2026.	We have verified that the “Table of Allocation of Raised Funds” in the Report on the Completion of the Allocation of Funds Raised is consistent with the provisions set forth in “Annex IX Document of Regulation 2017/1129” dated 30.03.2026.

2. We compared the amounts reported as "Total Funds Raised" in Appendix 1 (Report on the Completion of the Allocation of Funds Raised from the Share Capital Increase) and the corresponding amounts recognized in the Bank's accounting records for the relevant period.	We have verified that the amounts reported as "Total Funds Raised" in Appendix 1 (Report on the Completion of the Allocation of Funds Raised from the Share Capital Increase) are derived from the Bank's records and data for the period to which they refer.
3. We compared the amounts reported as "Funds Disbursed till 07.04.2026" in Appendix 1 (Report on the Completion of the Allocation of Funds Raised from the Share Capital Increase) with the minutes of the Bank's competent bodies and the corresponding amounts recognized in the Bank's accounting records for the relevant period.	We have verified that the amounts reported as "Funds Disbursed till 07.04.2026" in Appendix 1 (Report on the Completion of the Allocation of Funds Raised from the Share Capital Increase) are derived from the Bank's records and data for the period to which they refer, the minutes of the Bank's competent bodies and the amounts recognized.
4. We examined the completeness of the Report on the Completion of the Allocation of Funds Raised and the consistency of its content, which was issued by the Bank for this purpose, as well as with the relevant decisions and announcements of the competent bodies of the Bank.	The content of the Report on the Completion of the Allocation of Funds Raised includes the minimum information required for this purpose by the regulatory framework of the Athens Stock Exchange and the relevant legislative framework of the Hellenic Capital Market Commission and is consistent with the relevant decisions and announcements of the Bank's competent bodies.

Athens, 21 May 2026
The Certified Public Accountant

Thanasis Xynas
Registry Number SOEL 34081

Chartered Accountants Management Consultants
58, Katehaki Av., 115 25 Athens, Greece
Registry Number SOEL 127