

CrediaBank

Q3 2025 Financial Results

20th November 2025



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CrediaBank
9M25 at a
glance



Q3 2025 at a glance

The #5 banking pillar in Greece¹

Reshaping the Market

Net interest income

€120.5mln
(+86% YoY)

Fee & commission income
€26.3mln
(+120% YoY)

Recurring PPI
€58.9mln
(+116% YoY)

Recurring EBT
€40.8mln
(~18x YoY)

Performing loans

€4.1bn
(+33% YoY
+26% YtD)

SME loans
€1.1bn

Deposits
€6.7bn

NPE ratio
2.9%

NPE Coverage
48%

Market Share

Loans: 3.3%

Deposits: 2.9%

Total active customers
~300k

-16% YtD



65 Branches

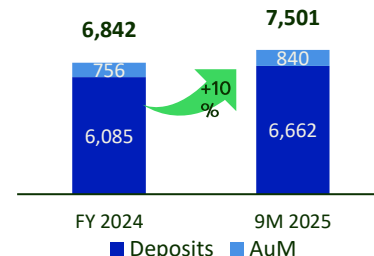


1,229 Employees

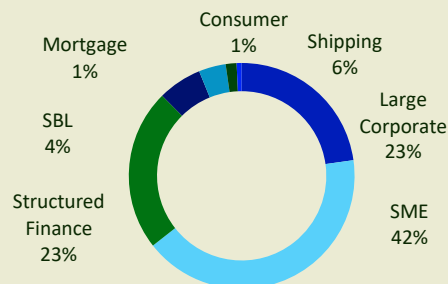
New Corporate Identity

- ❖ **CrediaBank** - Introduction of a new corporate identity, with a full-scale rebranding initiative across branches, digital channels, and corporate presence
- ❖ integrated infrastructure, and common commercial framework.
- ❖ Branches' rebranding scheduled for completion within 2026.

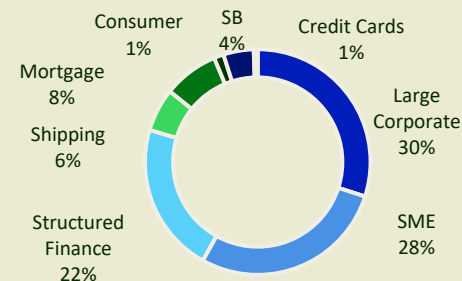
Client assets



New disbursements of €2.4 bn in 9M 2025



Loan book breakdown



Notes

1. Ranking by total assets, 2. As of 9M25

9M 2025 Highlights | Loan growth supports profitability



Growth



9M 2025 disbursements at €2.4 bn exceeding €2.1 bn annual budget setting a new record for the Bank! €848 mln net credit expansion in 9M 2025, securing an over 15% market share in new business



Liquidity



Robust liquidity profile; Strong Deposit Base at €6.7bln, up by 9% YtD vs 2.1% for the market; Ample liquidity to finance loan growth as LTD ratio at 62%, AUM up by 11% YtD LCR and NSFR well above regulatory minimum thresholds



Asset Quality



NPE ratio remains below 3% post balance sheet clean-up that took place in Q4 2024. Underlying Cost of risk at 50bps, excluding the cost of synthetic securitizations



Profitability



9M 2025 recurring PPI at €58.9mln, up by 116% YoY on major earning quality improvements, as PPI excluding the legacy contribution of NPEs prior to 2024 rose more than 4-fold. NII up 86% YoY and by 1% QoQ on the back of new disbursements and bond income



Integration



Restructuring actions (VES, branch rationalization, teams and policies integration) largely completed in 2H25 Systems integration completed in September 2025, 1 year post legal merger Rebranding and launch of digital banking platforms, site and social media completed in October 2025



Capital

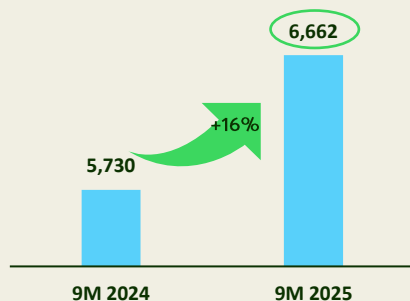


Total capital ratio at 17.6%, including period profits, following the relief from synthetic securitization of Perseus II and also the issuance of AT1 and Tier II bonds in June. Non-dilutive actions well underway to boost capital further. CET1, including period profits, at 10.6%, comfortably above regulatory thresholds, burdened from frontloading restructuring & integration charges.

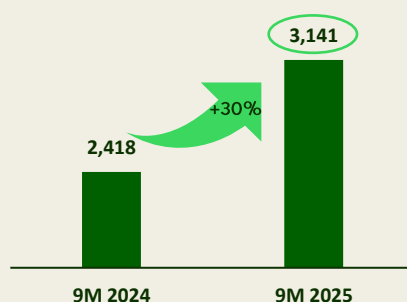


Delivering on all aspects (volumes, capital, profits)

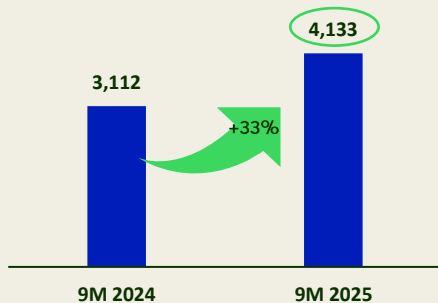
Deposits, 9M 2024 – 9M 2025 (€mln)



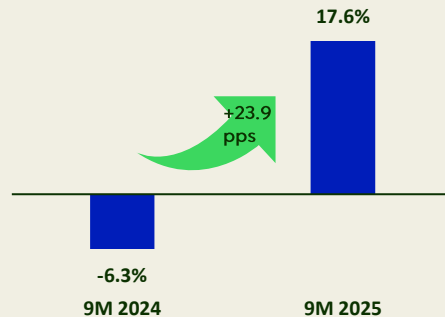
Core Deposits, 9M 2024 – 9M 2025 (€mln)



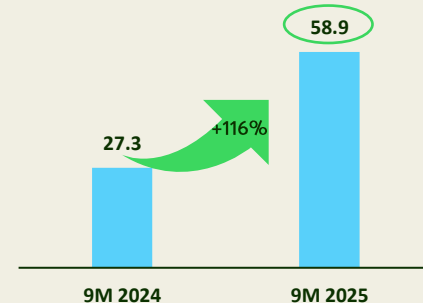
Loans, 9M 2024 – 9M 2025 (€mln)



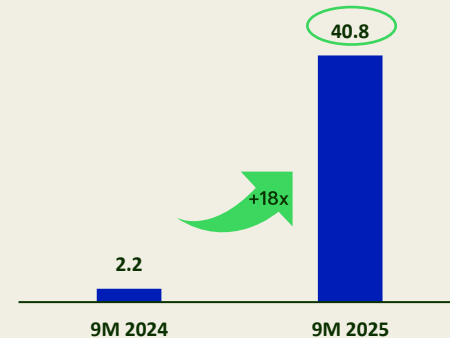
Total Capital, 9M 2024 – 9M 2025 (€mln)



Recurring PPI, 9M 2024 – 9M 2025 (€mln)

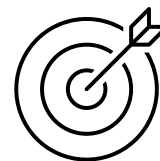


Recurring EBT, 9M 2024 – 9M 2025 (€mln)



Strategic Priorities

- **Inorganic Expansion** – focus on smooth integration of HSBC Malta
- **Further strengthening of management team** to oversee and integrate smoothly Malta
- **Diversify revenue sources** – focus on improving fee income contribution
- **Digital Transformation Launch:** both on front and back end to improve customer journey and drive cost optimization internally
- **New Product innovation and process streamlining** to expand customer base and improve customer satisfaction
- **Revamp of Branch network** and full embedment of new identity
- **Strengthen Capital base** through additional non dilutive capital actions (SRT, disposal of non core assets)



9M25 Financial Performance Analysis



P&L Group Figures* | 9M25 Recurring PPI at €58.9m

9M 2025 Group recurring PPI at €58.9m, up 116% YoY, benefiting from the merger, setting a new record for the bank. Excluding the income contribution of NPEs, 9M 2025 PPI grows more than 3x YoY. Q3 2025 Core PPI grows 25% QoQ, illustrating the major quality improvement in earnings.

Key 9M 2025 profitability drivers were NII growth by 86% YoY, net fee income growth of 120% YoY and non-core income growth of 84% YoY. NII benefited primarily from strong credit expansion as well as high loan & bond volumes, despite the increased cost of funding.

Sustainable Income: Following the clean-up, 99% of Interest Income is attributed to PEs vs 78% one year ago.

Recurring PBT came in at €40.8m in 9M 2025 from just €2.2m in 9M 2024, **18x higher** due to the impressive performance of core revenues (NII and net Fees)

Reported PBT at €13.9m dragged from one-off charges of €36.6m related to the VES and restructuring of the Bank including the rationalization of the Branch network. These charges however will accelerate the realization of synergies (payback at c. 2 years).

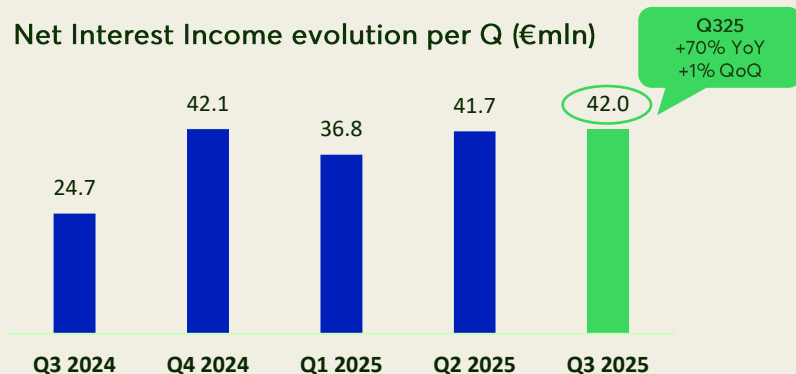
Benefiting from the implemented and anticipated re-leveraging and based on significantly lower one-off charges in 2H2025, profitability should continue growing significantly.

Amounts in €m	Q3 2024	Q2 2025	Q3 2025	QoQ %	9M 2024	9M 2025	YoY %
Net interest income	24.7	41.7	42.0	1%	64.6	120.5	86%
<i>Net interest income ex.NPEs</i>	19.4	41.2	41.6	1%	59.1	120.1	103%
Net fee & commission income	4.6	9.9	9.3	-7%	12.0	26.3	120%
Non-core income	4.4	4.4	2.1	-53%	9.6	17.7	84%
Total Recurring Operating Income	33.8	56.0	53.4	-5%	86.2	164.5	91%
Total Recurring Operating Expenses	-23.9	-37.2	-33.3	-10%	-58.9	-105.5	79%
Recurring Pre Provision Income	9.9	18.8	20.1	7%	27.3	58.9	116%
Recurring Pre Provision Income ex.NPEs	4.6	18.4	19.6	7%	21.8	58.5	168%
Recurring Core Pre Provision Income	5.5	14.4	18.0	25%	17.7	41.3	133%
Reported PPI	-0.2	12.9	12.4	-4%	21.2	32.1	51%
Profit / (Loss) before taxes	-389.6	7.4	5.4	-26%	-383.9	13.9	-104%
Recurring Profit / (Loss) before taxes	0.6	13.3	13.1	-1%	2.2	40.8	n.m.
Key P&L ratios	Q3 2024	Q2 2025	Q3 2025	QoQ %	9M 2024	9M 2025	YoY %
NIM over average	2.3%	2.2%	2.1%	-12 bps	2.2%	2.1%	-7bps
Cost to income ratio	70.6%	66.4%	62.4%	-4.0 pps	68.3%	64.2%	-4.1pps

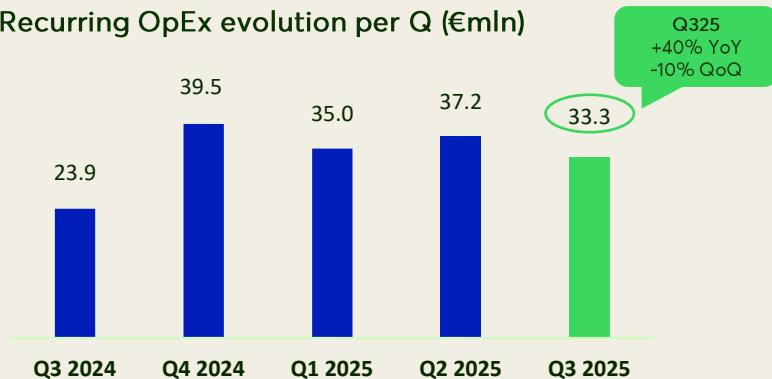
*As per published financial statements, adjusted for one-offs, 9M24 figures include PCB's contribution from 04.09.2024, that the legal merger took place.

Core operating lines continue to grow; core PPI up 25% QoQ!

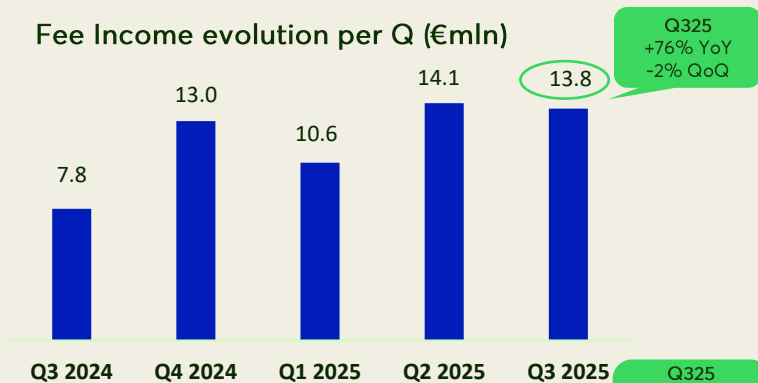
Net Interest Income evolution per Q (€mln)



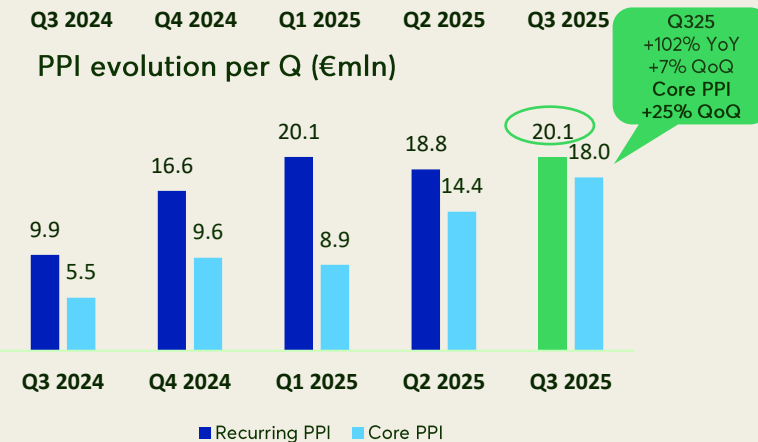
Recurring OpEx evolution per Q (€mln)



Fee Income evolution per Q (€mln)



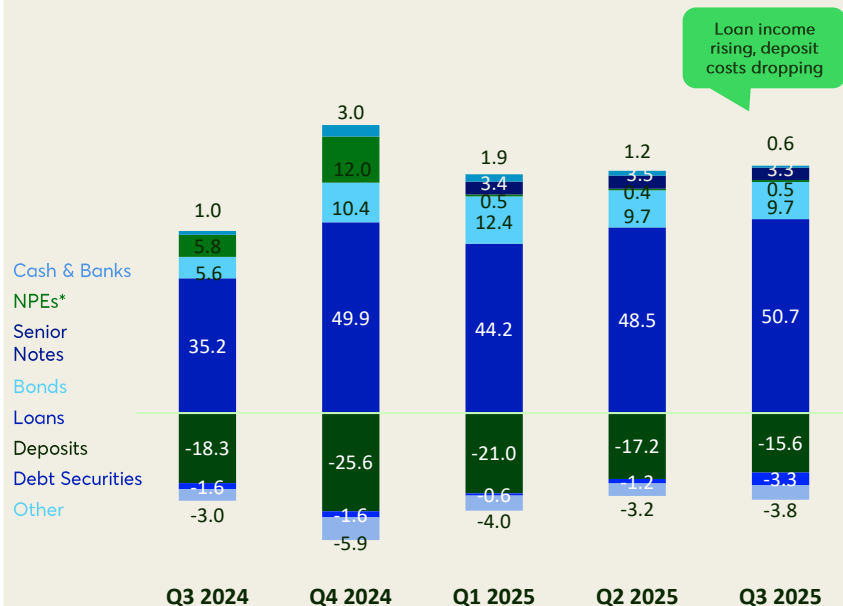
PPI evolution per Q (€mln)



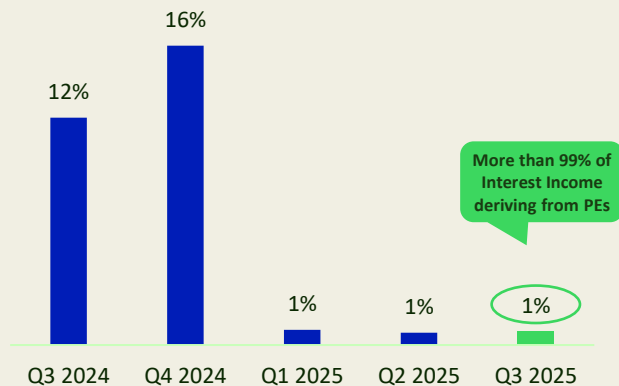
Q325 NII at €42.0mln, up 70% YoY and by 1% QoQ.

NPE contribution nearly zeroed.

NII evolution per Q (€mln)



NPE Interest Income contribution per Q (€mln)

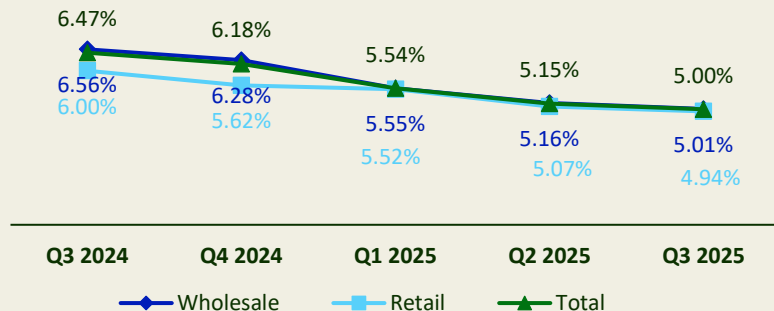


- Robust YoY growth supported by credit expansion and a higher securities book despite the lower rate environment.
- NPE income drops to just € 0.5mln.

Note:
Loan / bond gross income from Astir 2, Omega and Metexelixis up to Q4 2024.

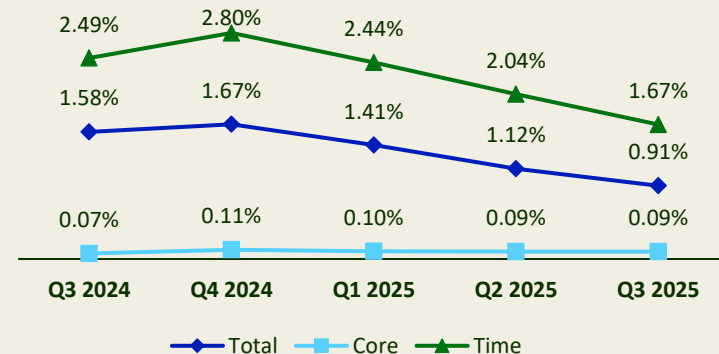
Loan Yields & Cost of Funding

Loan Yields*



	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025
Loan Yields	6.47	6.18	5.54	5.15	5.00
Implied Loan Spread	2.91	3.17	2.98	3.05	2.99
Time Deposit Costs	2.49	2.80	2.44	2.04	1.67
Total Deposit Costs	1.58	1.67	1.41	1.12	0.91
3M Euribor	3.56	3.01	2.56	2.10	2.01
NIM	2.3%	2.3%	2.0%	2.2%	2.1%

Deposit Costs



- Q3 2025 NIM at 2.1%
- PE yield at 5%, affected by base rates
- Deposit costs de-escalating
- Time deposits downward repricing continues; down by 82bps YoY
- Approximately 60% of our time deposits will get repriced in the next 3 months and ~ 75% in the next 6 months.

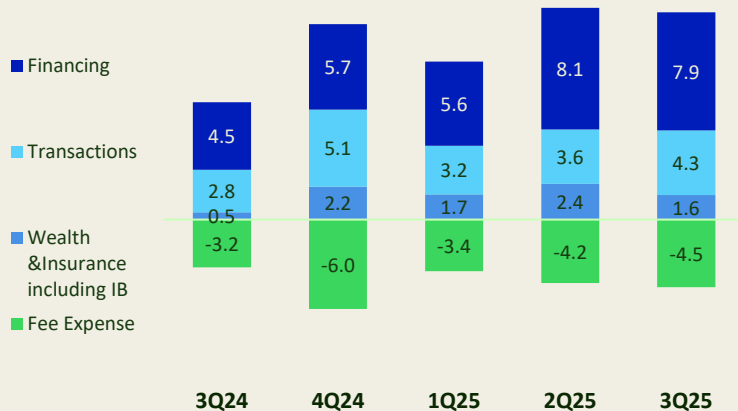
Note:

* MIS data, loan yields including contribution of law 128/75 where applicable

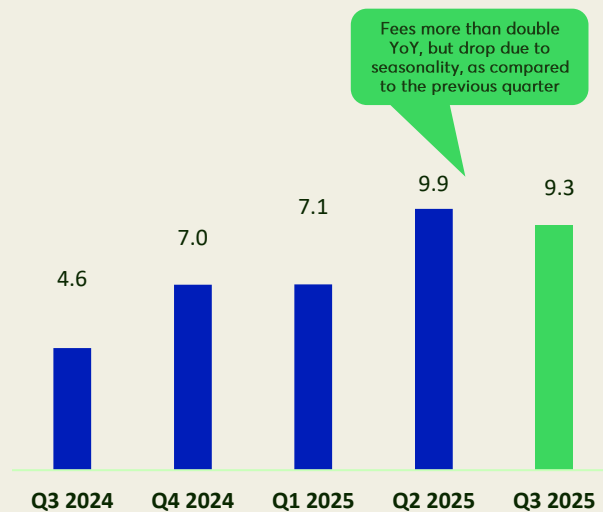
NFI more than doubles YoY supported from all key lines

Loan fees remain major fee growth contributor

NFI evolution per Q per category (€mln)



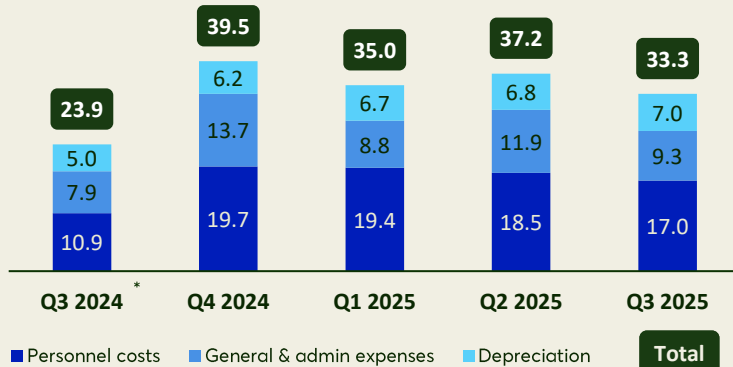
NFI evolution (€mln)



Focus on cost rationalization

Recurring Opex at €33.3m, down 10% QoQ, despite inflationary pressures; first signs of synergies becoming evident

Breakdown of Recurring Operating Expenses (€m)

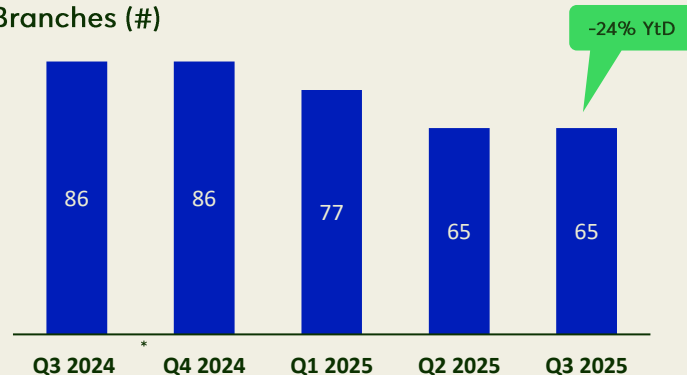


- 9M 2025 recurring costs up by 40% YoY, reflecting the impact of the merger and the full consolidation of PCB's figures.
- Post implementation of the VES announced in February Group headcount drops to 1,229. On the branch rationalization front, following the colocation of branches in close proximity and other planned closures Group's footprint drops to 64 branches.
- As a result, locked in synergies on an annualized basis from the executed VES, the branch rationalization and other actions, top the €15m mark.

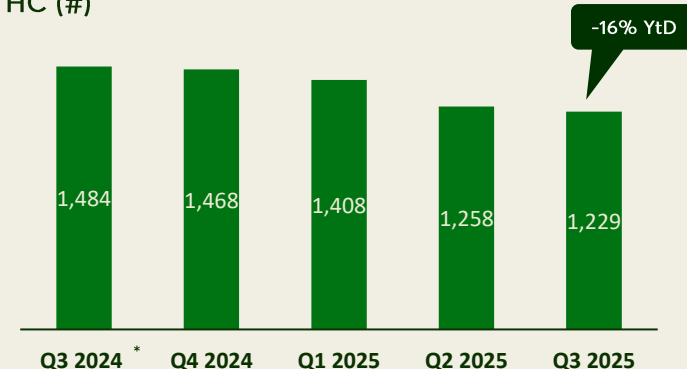
Note:

* Includes PCB's contribution from Sep. 4, 2024

Branches (#)

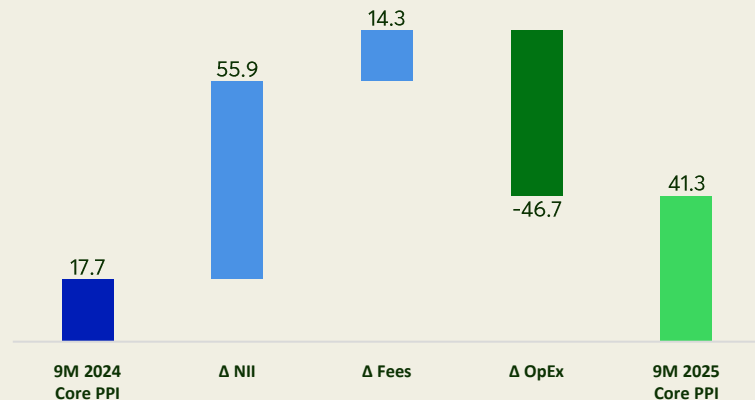


HC (#)

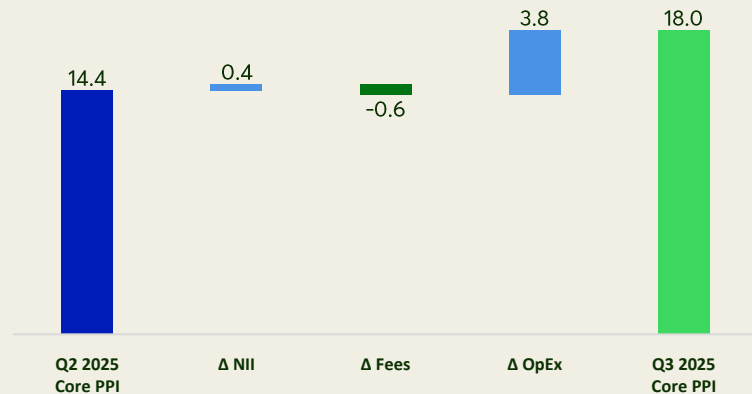


Core PPI up by 133% YoY and by 25% QoQ

Recurring Core PPI Bridge, 9M 2024 – 9M 2025 (€mln)

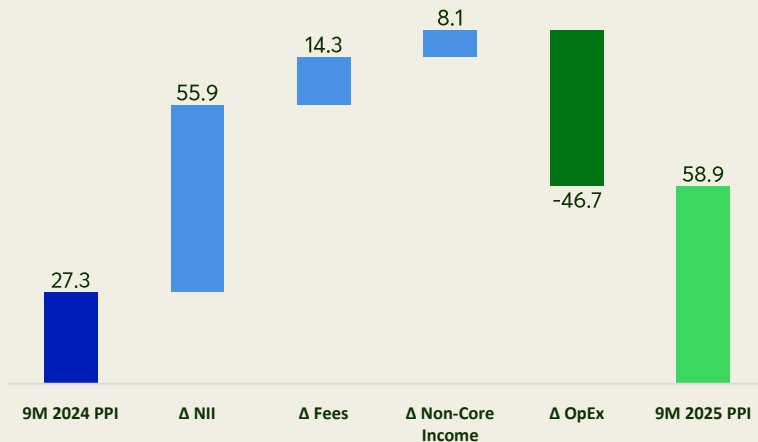


Recurring Core PPI Bridge, Q2 2025 – Q3 2025 (€mln)

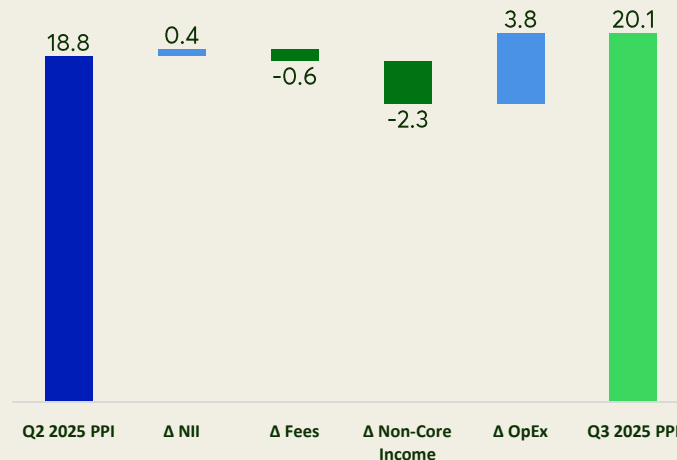


Recurring PPI up by 116% YoY and by 7% QoQ

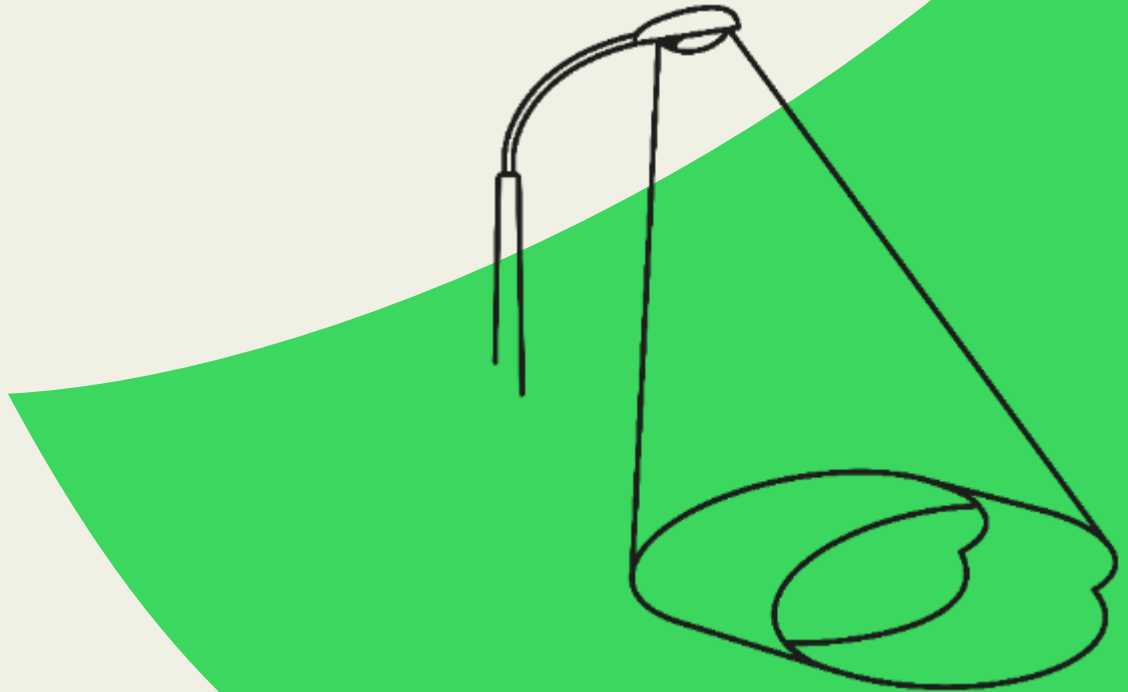
Recurring PPI Bridge, 9M 2024 – 9M 2025 (€mIn)



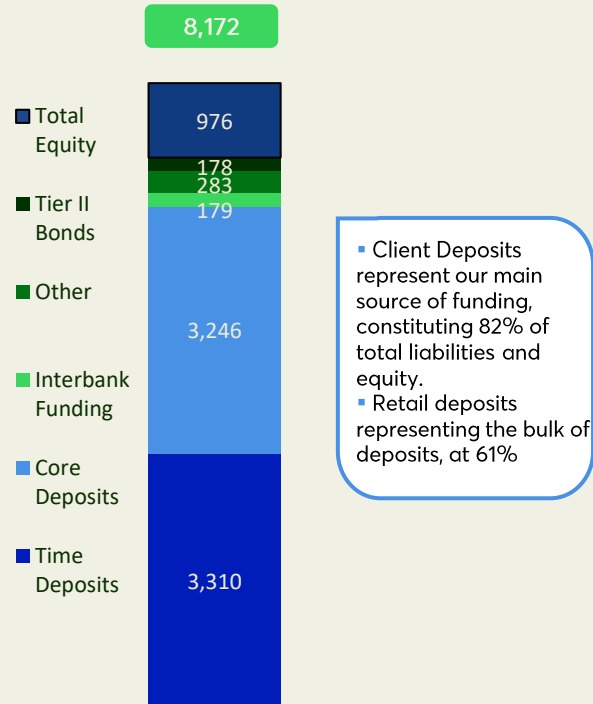
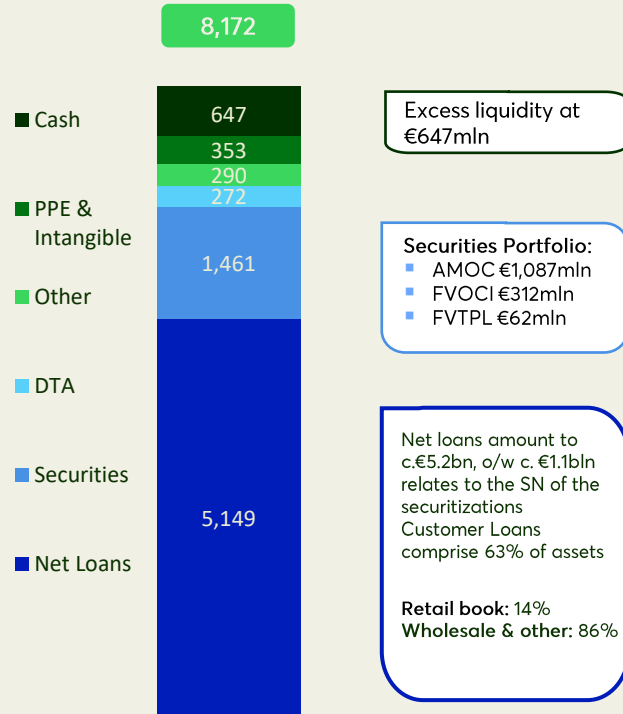
Recurring PPI Bridge, Q2 2025 – Q3 2025 (€mIn)



Balance Sheet Analysis



Balance Sheet | Well-capitalized Balance Sheet with ample liquidity



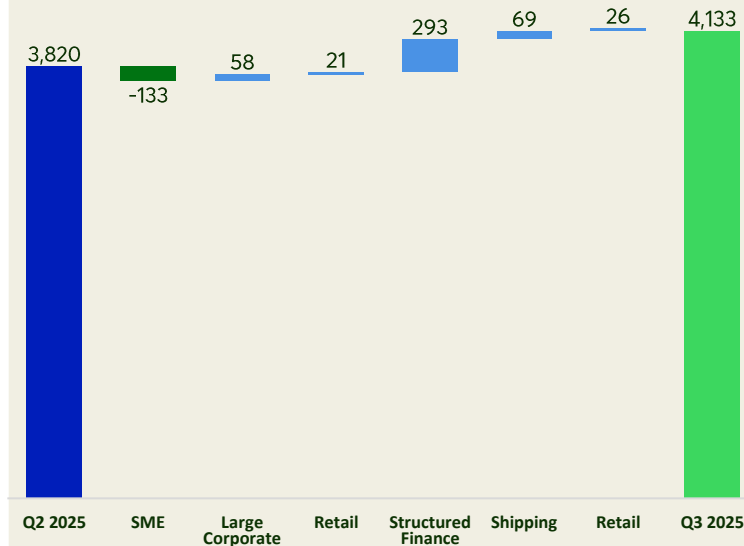
Loan Book Evolution

Performing loans increased by 8% QoQ and by 33% YoY

Loan Book evolution*, Q3 2024 – Q3 2025 (€mln)



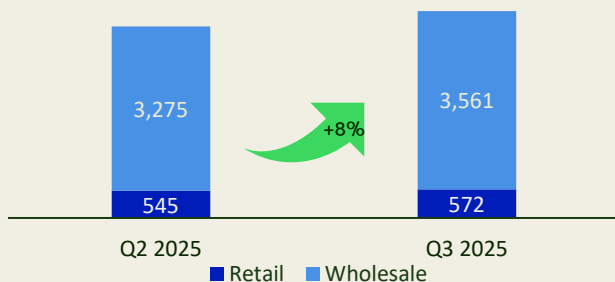
Gross Loans evolution per category* (€mln)



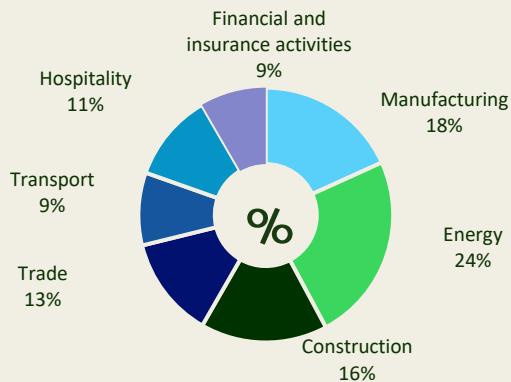
* Excluding loans of former NPE securitized portfolios for Q3 2024
Differences in loan categories due to reclassifications between segments

9M 2025 Loan Book Overview

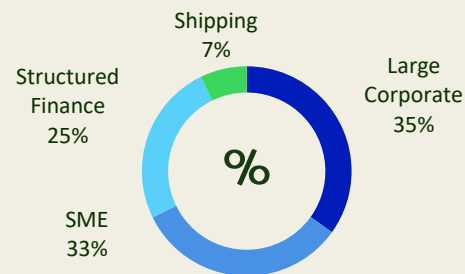
Loan Book evolution^{(1),(2)} | Q2 2025 – Q3 2025 (€m)



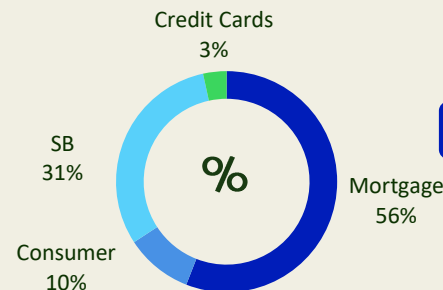
Performing Loans per sector | 9M 2025 (€m)



Wholesale Loans Breakdown | 9M 2025 (€m)



Retail Loans Breakdown | 9M 2025 (€m)

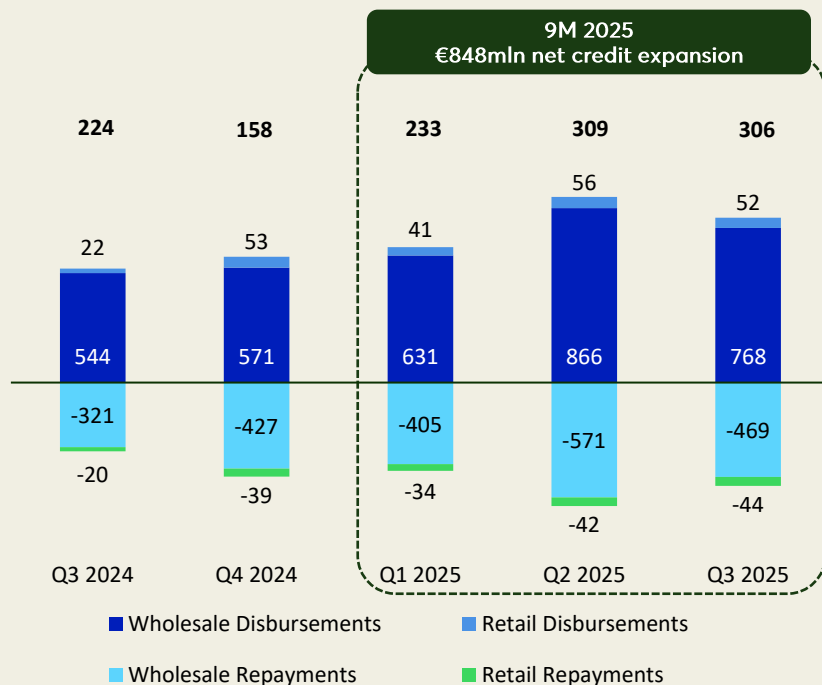


No CHF Loans

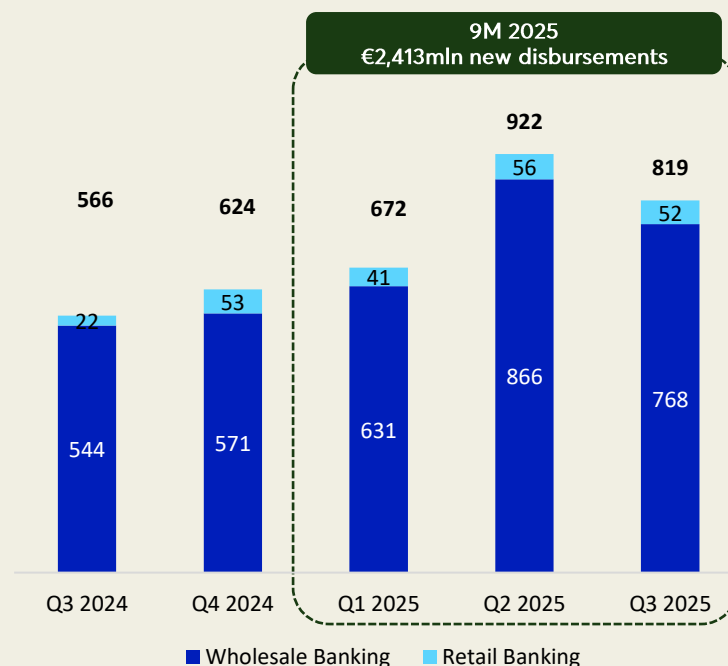
Business performance

€0.9bn net loan growth in 9M, supported by all business segments and record disbursements of €2.4bn

Net Credit Expansion, Q3 2024⁽¹⁾ – Q3 2025 (€mIn)



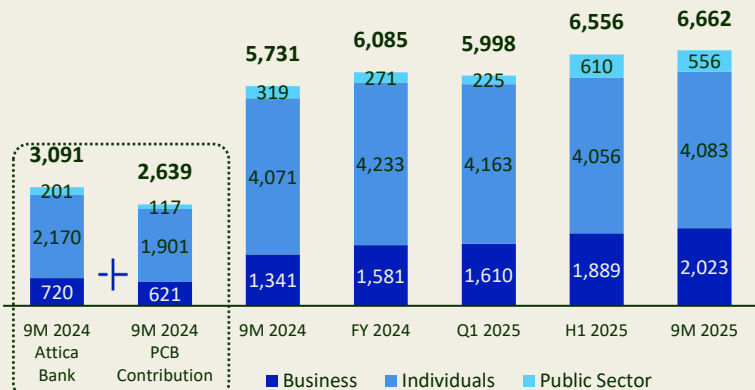
New Disbursements⁽¹⁾, Q3 2024 – Q3 2025 (€mIn)



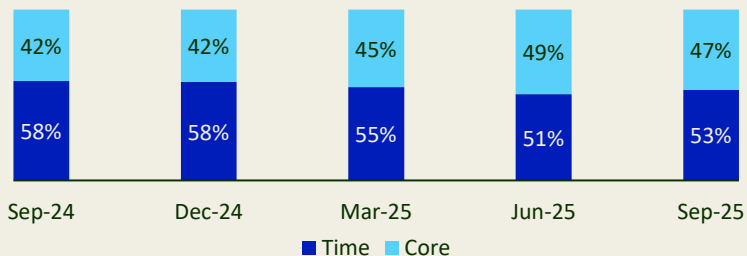
Deposits Balances & Mix evolution

Deposits at c. €6.7 bn in 9M 2025, AuM at €840 mln

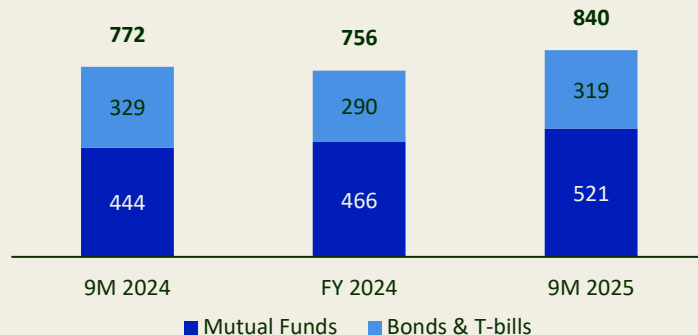
Deposits per customer type (€mln)



Deposit Mix Evolution (%)



AuM (€mln)



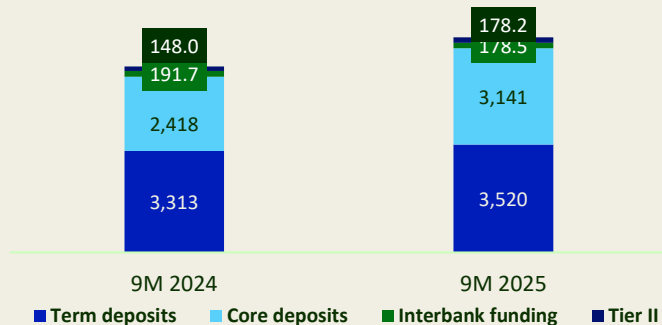
i Group deposits stand at c. €6.7 bn, up by 2% QoQ and up by 9% Ytd. Growth compares favorably, with market's growth rate of 2% Ytd.

Retail deposits represent 61% of total deposits; The deposit mix improves further, with core deposits contribution rising to 47% from 42% in 9M 2024.

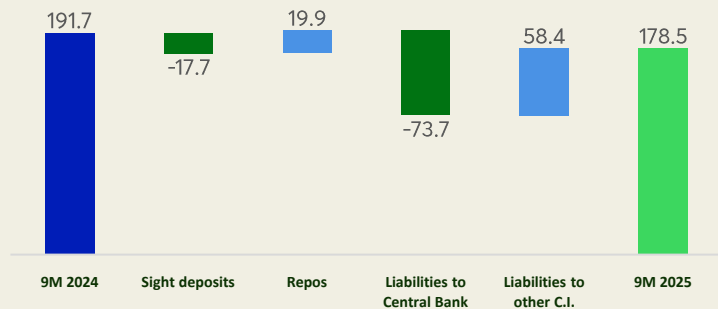
Total AuM at €840mln up by 11% Ytd with bonds & T-bills rising by 10% Ytd and mutual funds by 12% respectively.

Total funding & deposits analysis

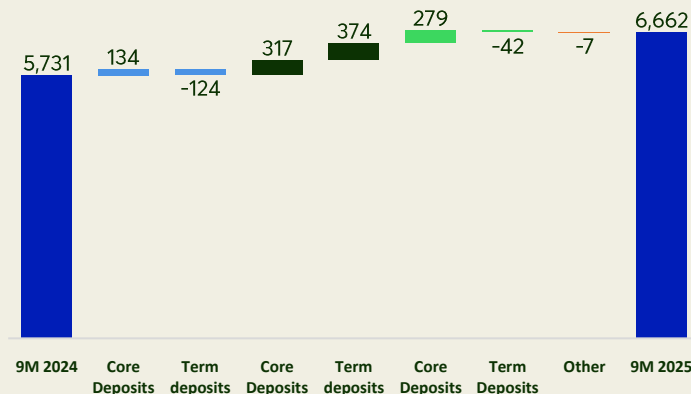
Total funding evolution (€m)



Due to financial institutions (€m)



Due to customers (€m)



Retail

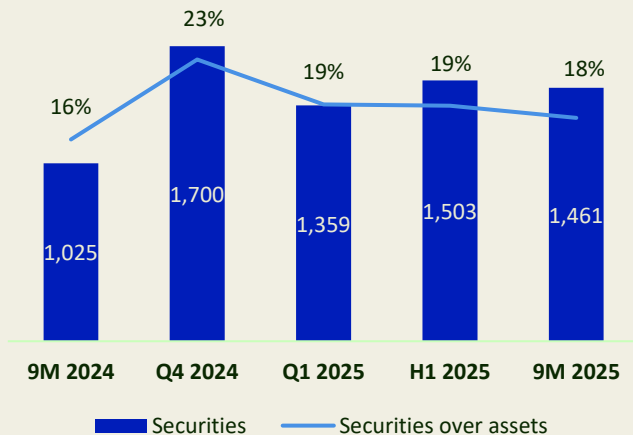
Wholesale

Public sector

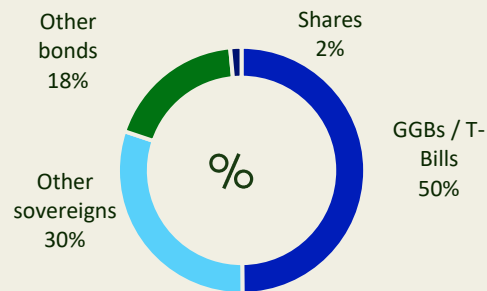
Securities Book

Excess liquidity placed in Greek and other European sovereigns; Securities yield at 2.9%

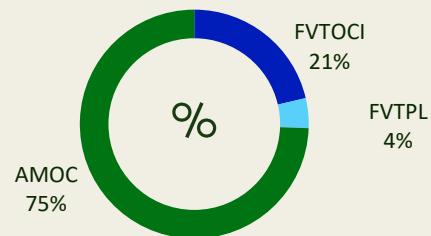
Total securities evolution (€m)



Breakdown per issuer



Breakdown per classification



Business volumes

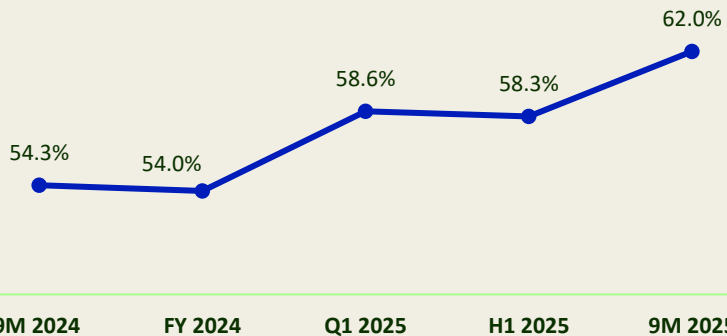
Amounts in €mln	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	YoY %	QoQ %
Gross Loans	3,112	3,285	3,513	3,820	4,133	33%	8%
Large & other	1,191	1,072	1,154	1,184	1,243	4%	5%
SME	969	1,164	1,197	1,302	1,169	21%	-10%
Structured Finance	352	378	467	600	892	154%	49%
Shipping	108	164	171	188	257	137%	36%
Wholesale Loans	2,620	2,778	2,989	3,275	3,561	36%	9%
Mortgage	300	297	299	303	320	7%	5%
Consumer	50	51	52	54	56	12%	5%
SB	121	138	152	167	176	45%	6%
Credit Cards	21	21	21	22	20	-6%	-10%
Retail Loans	492	507	524	545	572	16%	5%
Group Deposits	5,730	6,085	5,998	6,556	6,662	16%	2%
Core deposits	2,418	2,585	2,729	3,246	3,141	30%	-3%
Time Deposits	3,312	3,501	3,269	3,310	3,520	6%	6%



Notes: Excluding loans of securitized portfolios for Q3 2024. From Q4 2024 onwards, loan figures exclude the S/N of the HAPS securitization. Differences in loan categories due to reclassifications following the systemic integration with xPCB

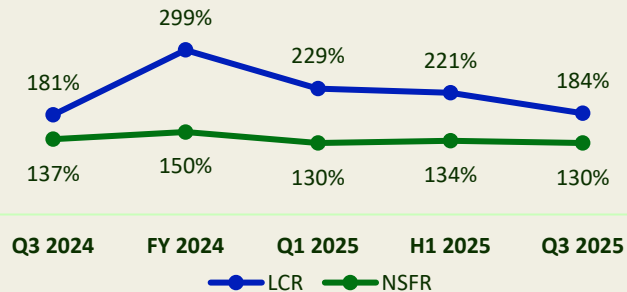
Liquidity Analysis

Gross Loans* / Deposits

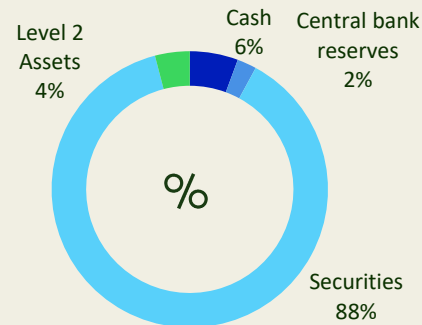


Note:
Excluding S/N of securitized portfolios

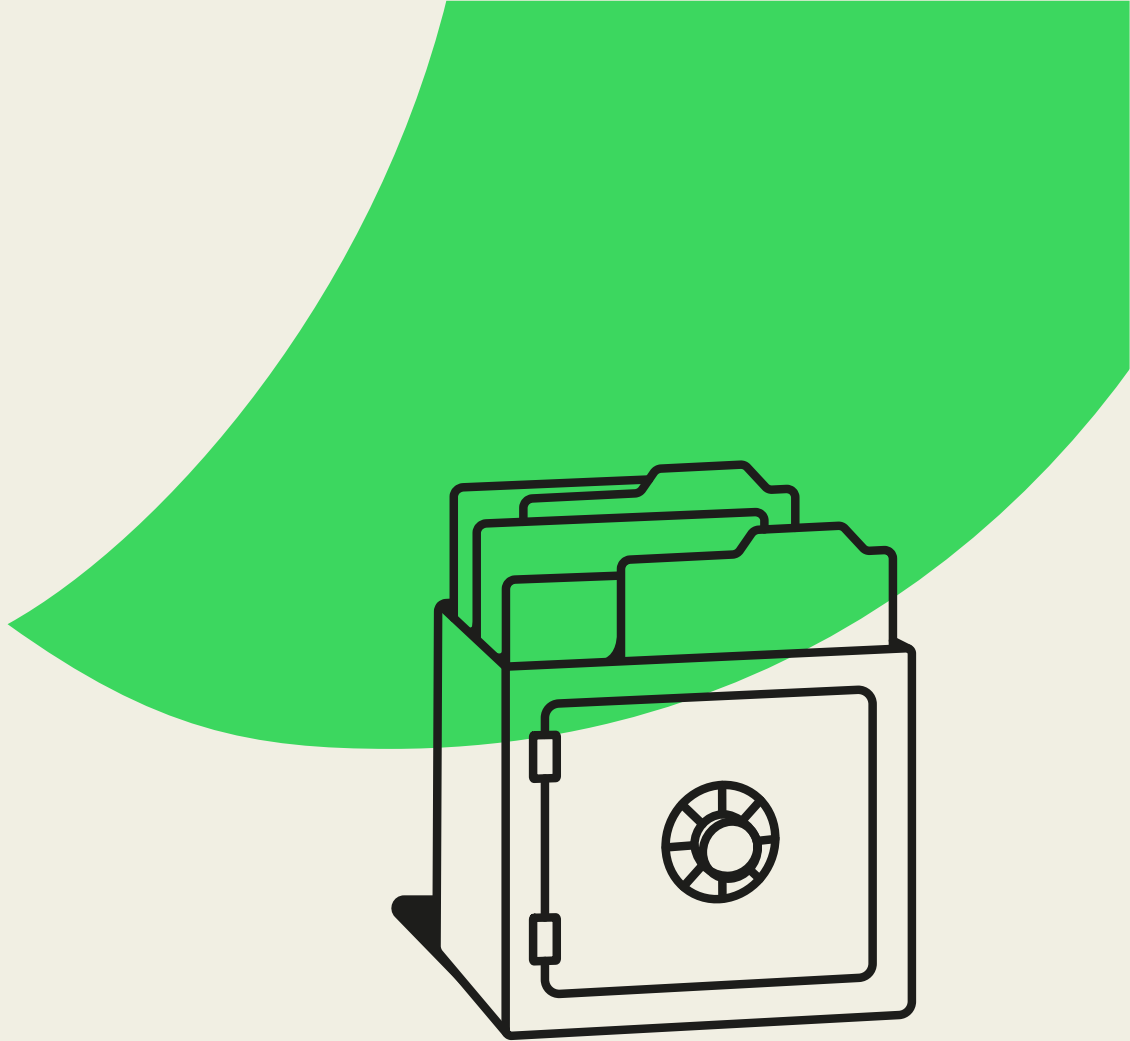
LCR & NSFR, Q3 2024 – Q3 2025



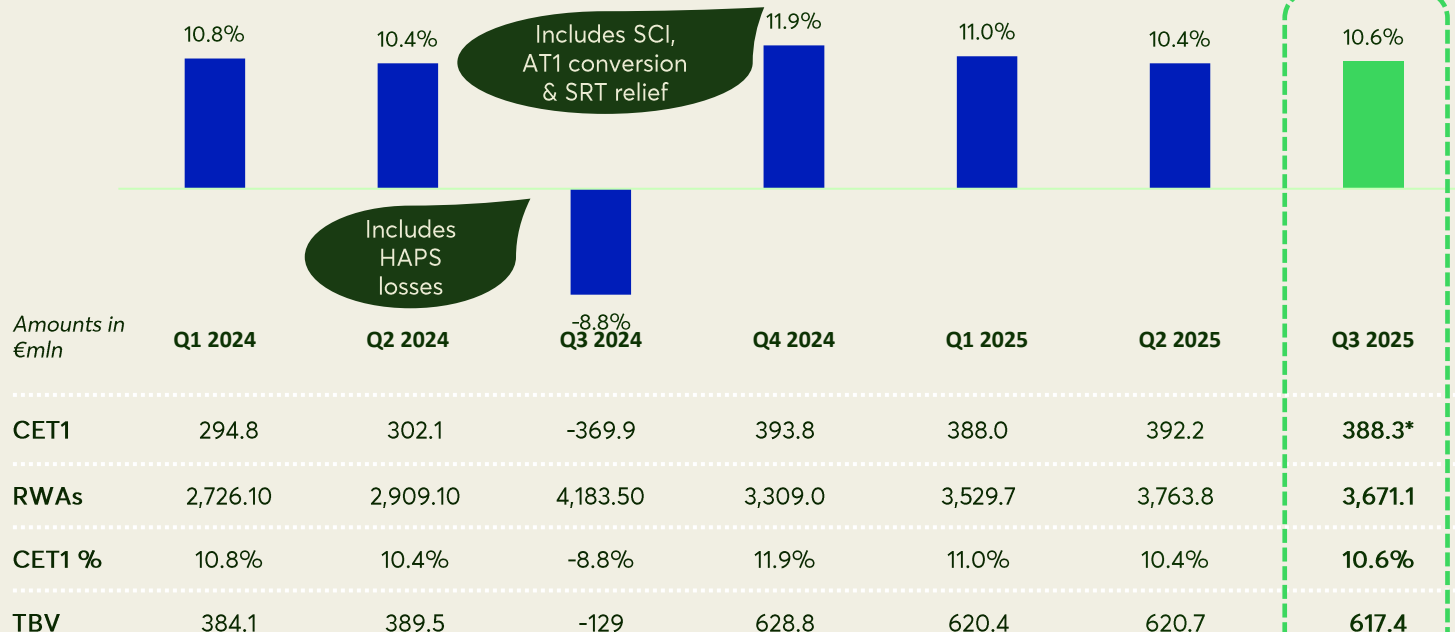
HQLA, Q3 2025



Capital

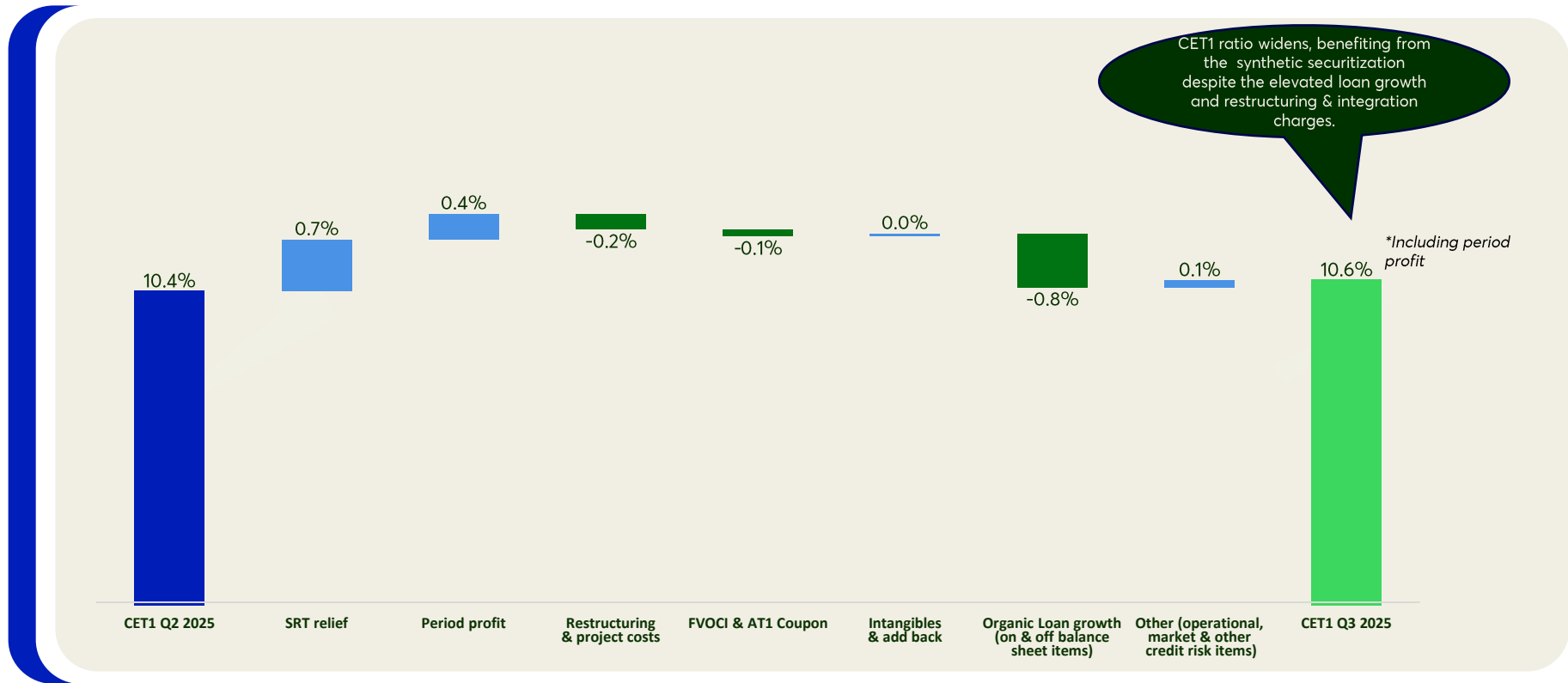


CET1 ratio, including period profits, comfortably above regulatory minimum, benefiting from the synthetic securitization, despite restructuring charges and credit expansion



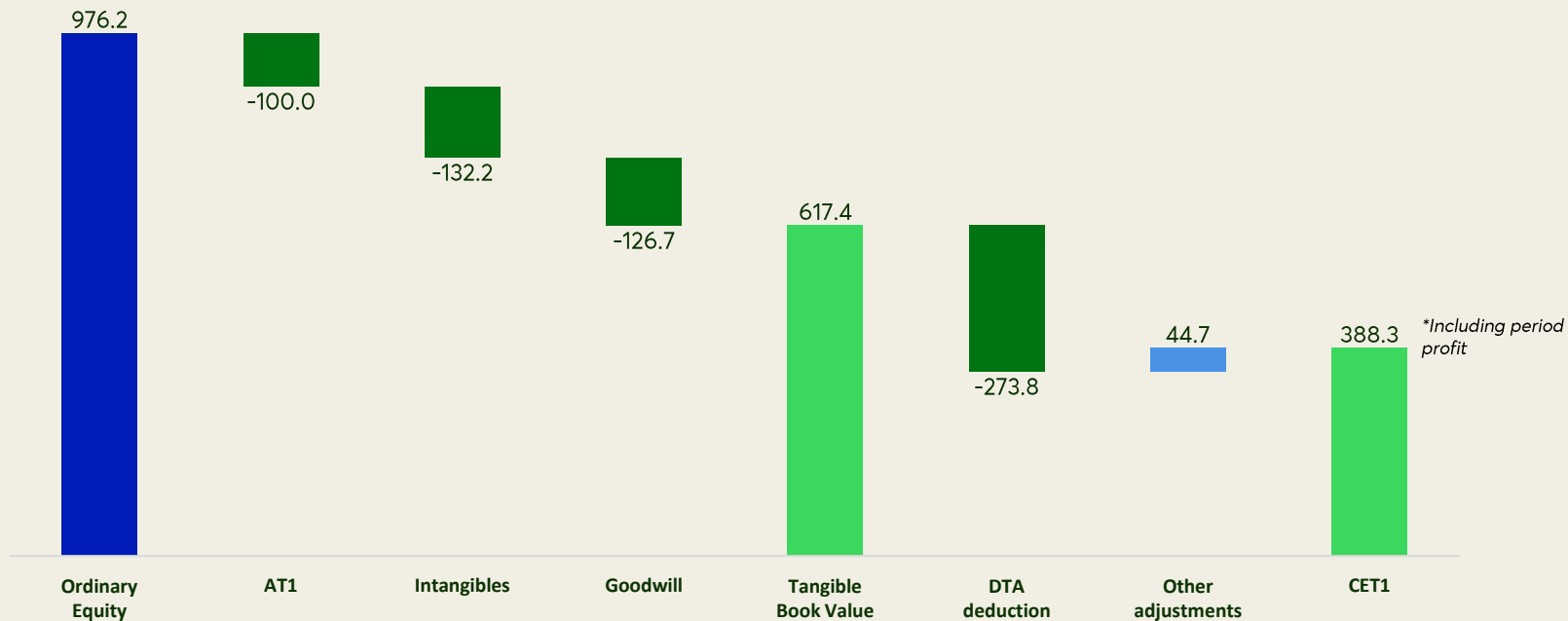
Note:
*Including Q325 period profit

CET1 movements Q2 2025 to Q3 2025

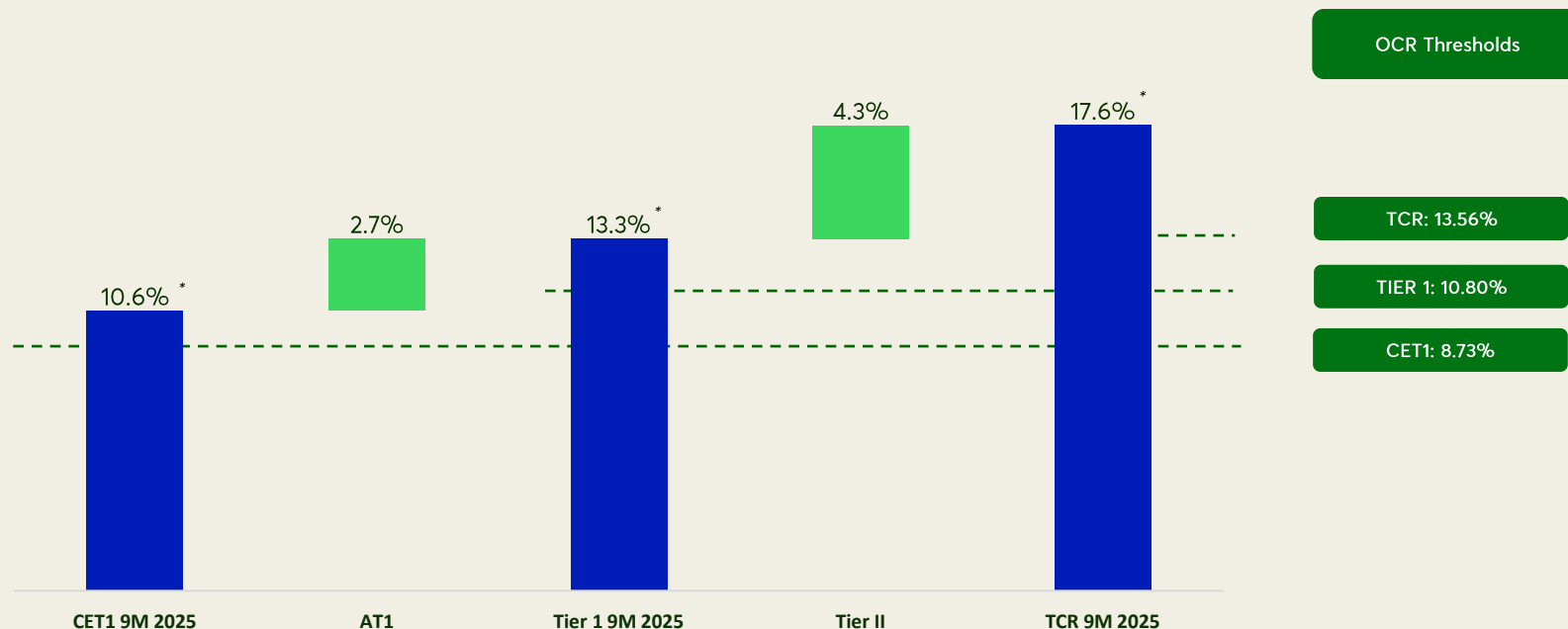


Note:
*Including Q325 period profit

Shareholders Equity to TBV and CET1 (9M 2025)

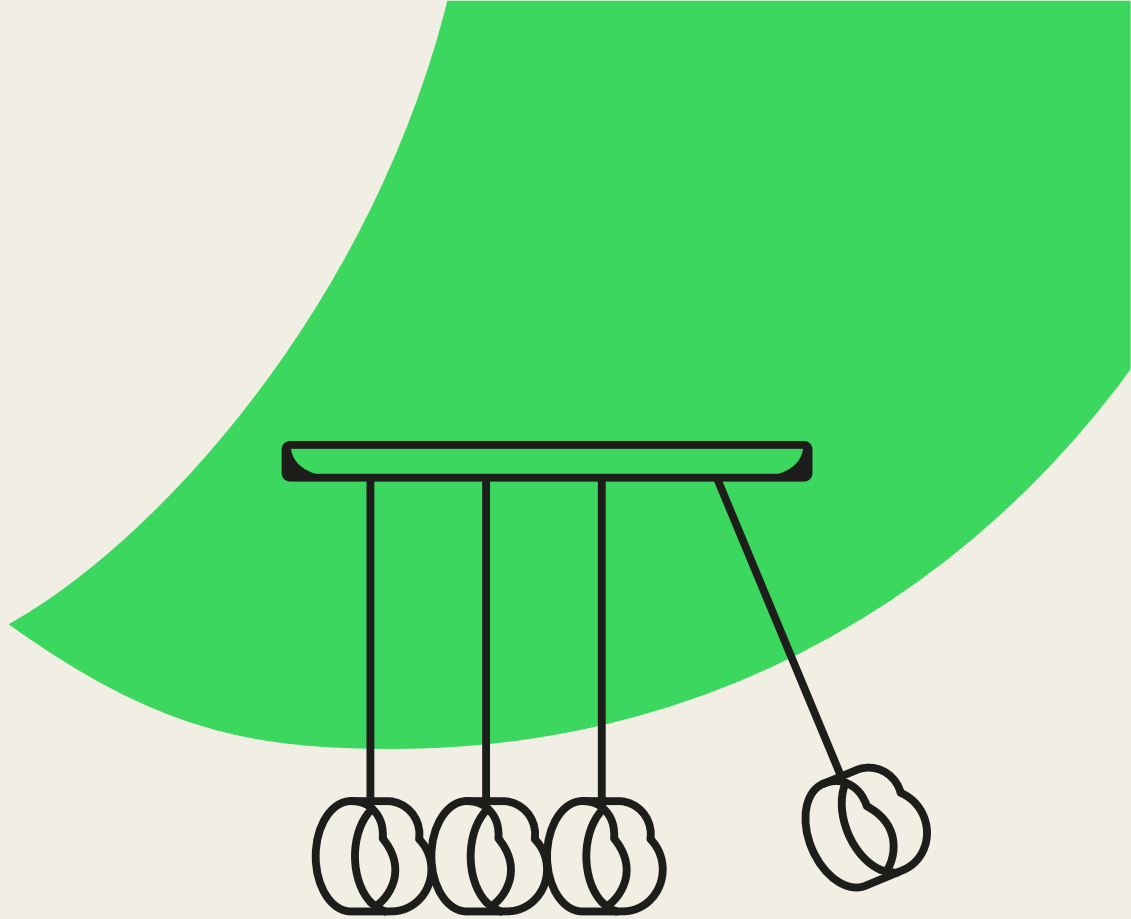


9M 2025 Capital ratios well above regulatory requirements



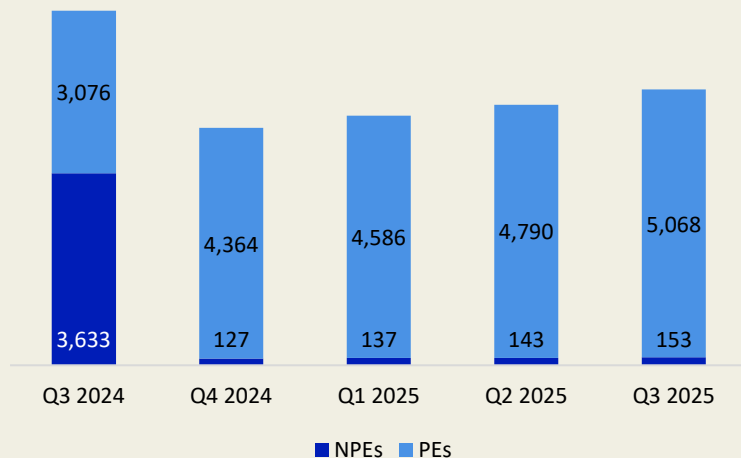
Note:
*Including Q325 period profit

Asset Quality



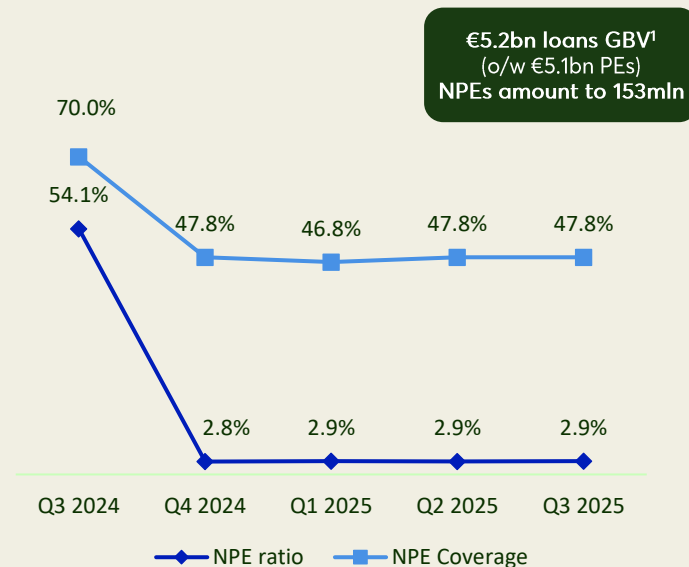
NPE ratio remains flattish below 3%, NPE Coverage remains stable

NPE ratio¹ and NPE coverage, Q3 2024 – Q3 2025



Note:
1. Including S/N of securitized portfolios

Performing (PEs) & NPEs, Q3 2024 – Q3 2025



Solid credit quality following steep clean-up in Q4 2024

Average new NPE flows of the last 4 quarters ~ 1% (annualized)

Quarterly NPE flows

New NPE flows % (annualized) 1.5%	0.6%	1.5%	0.9%	
Period (€ mln)	Q4 2024	Q1 2025	Q2 2025	Q3 2025
NPE begin of period	193	127	137	143
Inflows	5	13	9	16
o/w Defaults	5	13	9	16
o/w Redefaults	1	0	0	0
Outflows	-71	-4	-4	-5
o/w Cures & repayments, liquidations	-53	-4	-4	-4
o/w write-offs	-18	0	0	-2
Net NPE flow	-66	10	5	11
NPE end of period		137	143	153

Quarterly NPE flows by type of loan

Period (€ mln)	Q4 2024	Q1 2025	Q2 2025	Q3 2025
Inflows	5	13	9	16
Business	3	11	7	11
Mortgages	1	1	1	2
Consumer	1	1	1	3
Outflows	-71	-4	-4	-5
Business	-69	-2	-2	-2
Mortgages	-1	-1	-1	-1
Consumer	-1	-1	-1	-3

Transformation plan

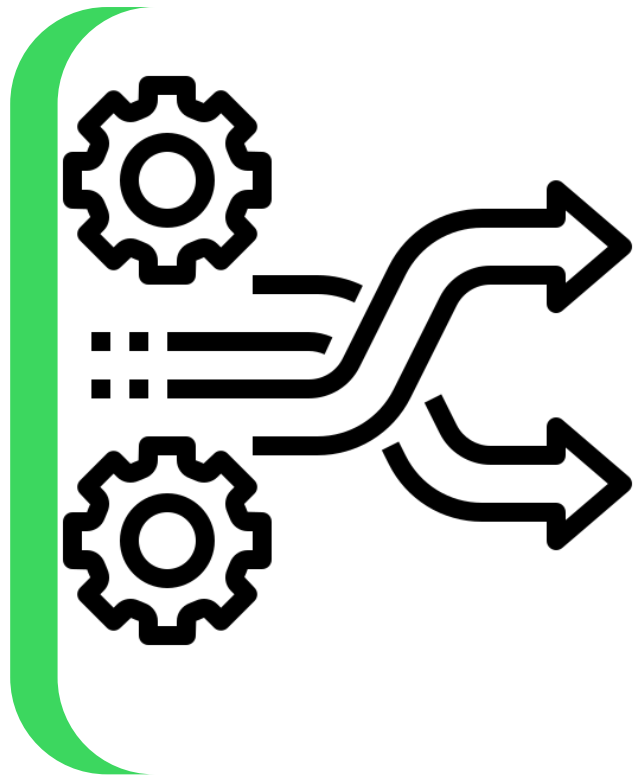


Growth & Transformation Strategy

Q3'2025: A quarter marked by intensive transformation efforts



The highlights...



**Operational Merger
&
IT Integration**

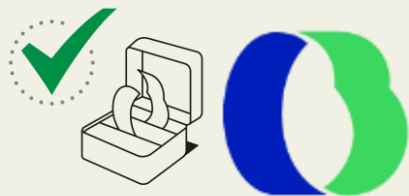
Completion of the operational merger and IT integration, leading to unified processes, simplified workflows, one system all aiming at an improved customer experience.

**Unveiling of new
Corporate Identity**

Introduction of a new corporate identity (CrediaBank), with a full-scale rebranding initiative across branches, digital channels, and corporate presence, completed in Q4 2025.

Growth & Transformation Strategy

The Bank is entering the next phase of its integration journey, working on delivering a unique customer experience under the CrediaBank brand.



Credia Bank unveiled



First New Experience CrediaBank branch opened in Kolonaki.



- + All CrediaBank branches welcome walk-in customers without prior appointments
- + Teller services are available throughout the working day
- + Teller areas that bring Bank personnel and clients to the same eye level



Following the cooperation agreement with Euronet, CrediaBank has the largest ATM network in Greece with more 2,000 points of service around the country (including islands and remote locations)



Unlocking new capabilities for our existing and prospect clients

- + POS working capital loan
- + Payroll propositions
- + Pension accounts propositions
- + New insurance products through CrediaBank network
- + CrediaBank Prime time deposit and more



Sustainability

Building on our ESG foundation, we advanced our sustainability agenda with clear progress and continued commitment to long-term value creation.

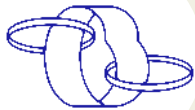


Integrating ESG into performance- From Strategy to measurable Progress

E - Environment: Reducing our footprint towards net zero



E



from financing sustainability...

- ✓ \$ 54,3 mln in sustainability-linked loans to Shipping
- ✓ € 313,5 mln in RES and green financing, incl. RRF
- ✓ € 27 mln commitment for funding RES Energy Storage Systems
- ✓ New SME green product for PV systems < 500 kW
- ✓ Developed new Sustainable Finance Framework
- ✓ C&E Risks Materiality Assessment and Policy developed
- ✓ Streamlining ESG questionnaires for corporates through HBA and joined Banks' efforts

...to operating responsibly

- ✓ Scope 1 & 2 emissions reduced – HQ relocation to efficient buildings
- ✓ Optimised branch network (15 mergers < 1 km radius)
- ✓ 88% of fleet plug-in hybrid / electric
- ✓ EV charging points across main premises
- ✓ Full switch to e-statements – paper minimised
- ✓ Renewal of ISO 14064 verification, including performance evaluation and target redefinition.

Next, we are gradually,

- ✓ Renovating branches with HVAC, LED & energy monitoring systems
- ✓ Sourcing electricity from RES (GoO)
- ✓ Exploring energy communities & new PV installations for self-consumption

Integrating ESG into performance- From Strategy to measurable Progress



S - Society: Caring for our people, clients and society

Empowering our people

- ✓ ESG awareness: training completed for 100% of senior management, 90% of Business & Risk, and 20% of all employees
- ✓ ESG e-Learning Academy scheduled to reach 100% of staff by end of Q4
- ✓ 1st place in the "Educational Leaders Awards"- Lead on Board Int.
- ✓ Women in leadership: >50% C-level.
- ✓ 17% gender pay gap - market leading performance
- ✓ Climate Change & Biodiversity awareness initiative for staff & families visiting relevant Goulandris museum exhibitions.
- ✓ Zero data- breach incidents ensuring trust and information security. Cybersecurity initiative: "It only takes 1".

Fostering inclusion and wellbeing

- ✓ New mental health & wellbeing employee empowerment program in partnership with Hellas EAP
- ✓ Broadened employee benefits and discounts on banking products, corporate services and partner offerings.
- ✓ Introduced Children Excellence money Awards.
- ✓ Successive round of "The Future in our children" career- guidance program with Orientum- Career consultants
- ✓ School supplies for employees' children

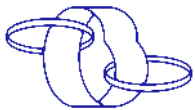
Giving back to society

- ✓ Opened CrediaBank's first branch, fully accessible and sustainability focused- Welcomed customers both with or without appointments, reinforcing accessibility and inclusiveness.
- ✓ New Collaboration with "New Agriculture, New Generation" -"Strategies for Local Products with Health Claims"
- ✓ Masterclass on "Financial Literacy and Green Financing" to local producers and farmers (following Agroanelixi program)
- ✓ Voluntary tree planting event with environmental & humanitarian organization WE4ALL

Integrating ESG into performance- From Strategy to measurable Progress



G



G - Governance: Operating with transparency and integrity

Strengthening our governance framework

- ✓ Experienced and Well-balanced Board – 46% Independent Non-Executive Board Members
- ✓ All Committee Chairs and majority of members are independent
- ✓ 100% of BoD members received ESG training
- ✓ First Sustainability Statement publication (CSRD/ESRS)
- ✓ Sustainability Governance upgraded – C-level Committee, dedicated ESG office
- ✓ Enhanced all key Board Committees to incorporate ESG aspects and responsibilities
- ✓ Progressively updated internal Policies to incorporate ESG considerations

Promoting ethical and responsible conduct

- ✓ Adopted a comprehensive Sustainability Policy across the organisation
- ✓ 100% of employees trained on Anti-Bribery and Corruption
- ✓ Zero incidents in Bribery and Corruption, ISO 37001 in place
- ✓ Implemented Whistleblowing framework, fully aligned with ISO 37002 standards

Transparency and global engagement

- ✓ ATHEX ESG Transparency Score 84%
- ✓ Carbon Footprint Report Submitted, compliant with the Greek Climate Law
- ✓ CSR Hellas member, preparation to participate in UN Global Compact and UNEP FI

Appendix

Group Balance Sheet

Assets	9M 2024	FY 2024	Q1 2025	H1 2025	9M 2025
Cash and balances with central bank	221	422	153	654	647
Due from other financial institutions	65	80	146	79	70
Financial assets	1,025	1,700	1,359	1,503	1,461
Derivative financial instruments - assets	0	0	0	0	0
Net loans and advances to customers	3,042	4,430	4,659	4,864	5,149
Investments in associates	2	2	2	2	3
Property, plant & equipment	192	97	100	95	94
Investment property	47	47	47	47	47
Intangible assets	247	247	252	254	259
Deferred tax assets	273	275	275	272	272
Assets held for sale	1,235	241	174	202	170
Total assets	6,349	7,540	7,167	7,972	8,172
Liabilities					
Due to financial institutions	192	101	75	73	179
Due to customers	5,731	6,085	5,998	6,556	6,662
Debt securities issued	148	133	33	178	178
Defined benefit obligations	8	8	7	7	7
Other provisions	25	25	25	25	25
Other liabilities	129	313	157	159	145
Total liabilities	6,232	6,665	6,295	6,997	7,196
Equity					
Share capital (common Shares)	3	81	81	81	81
Other debt securities	0	0	0	100	100
At par	896	1,565	1,565	1,565	519
Retained earnings	-1,982	-2,007	-2,007	-2,006	9
Reserves	1,200	1,236	1,233	1,235	267
Total equity	118	875	872	975	976
Total Liabilities & Equity	6,349	7,540	7,167	7,972	8,172

Note:

* Published FS as of 20.11.2025

Group P&L

Profit & Loss Statement	9M 2024	FY 2024	Q1 2025	H1 2025	9M 2025
Interest income	121.7	197.0	62.4	125.7	190.3
Less Interest expense	-57.1	-90.2	-25.5	-47.2	-69.8
Net interest income	64.6	106.7	36.8	78.5	120.5
Income from fees and commissions	18.6	31.6	10.6	24.6	38.4
Less Fees and commissions expense	-6.7	-12.6	-3.5	-7.6	-12.1
Net fees & commission income	12.0	19.0	7.1	17.0	26.3
Profit / (loss) from financial transactions	2.2	5.7	1.5	3.5	3.5
Profit / (loss) from investment portfolio	5.0	6.3	1.1	2.1	2.6
Dividends	0.1	0.6	0.0	0.4	0.6
Other income / (expenses)	2.2	4.0	8.6	9.6	10.9
Total Non-Core Income	9.6	16.5	11.2	15.6	17.7
Total Recurring Operating Income	86.2	142.3	55.1	111.1	164.5
Non-Recurring Revenues	5.6	5.9	1.3	9.8	9.8
Total Reported Operating Income	91.8	148.2	56.4	120.9	174.3
Personnel costs	-28.0	-47.7	-19.4	-37.9	-54.9
General & admin expenses	-17.7	-31.3	-8.8	-20.7	-30.0
Depreciation	-13.2	-19.4	-6.7	-13.6	-20.5
Total Recurring operating expenses	-58.9	-98.4	-35.0	-72.2	-105.5
Restructuring & project costs	-11.7	-16.8	-14.6	-29.0	-36.6
<i>o/w Staff leaving expense & incentive</i>	-2.0	-6.0	-14.3	-26.8	-34.1
<i>o/ w Other restructuring & project costs</i>	-9.7	-10.8	-0.3	-1.8	-2.1
Total operating expenses	-70.6	-115.2	-49.6	-101.1	-142.1
Recurring PPI	27.3	43.9	20.1	38.9	58.9
PPI (reported)	21.2	33.0	6.8	19.7	32.1
Provisions for expected credit losses	-404.7	-398.2	-4.8	-9.4	-15.8
Results from investments in associates	-0.4	-0.4	0.1	0.1	0.5
PPA depreciation	0.0	-2.0	-1.0	-1.9	-2.9
Recurring Profit / (loss) before income tax	2.2	23.3	14.3	27.6	40.8
Profit / (loss) before income tax	-383.9	-367.6	1.1	8.5	13.9
Income Tax	40.5	42.2	-1.0	-3.6	-4.0
Recurring Profit / (loss) after income tax	42.8	65.4	13.4	24.1	36.7
Profit / (loss) after income tax	-343.3	-325.5	0.1	4.9	9.9

Note:

* Published FS as of 20.11.2025

Group P&L

Profit & Loss Statement	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025
Interest income	47.6	75.3	62.4	63.3	64.7
Less Interest expense	-22.9	-33.2	-25.5	-21.6	-22.7
Net interest income	24.7	42.1	36.8	41.7	42.0
Income from fees and commissions	7.8	13.0	10.6	14.1	13.8
Less Fees and commissions expense	-3.2	-6.0	-3.5	-4.2	-4.5
Net fees & commission income	4.6	7.0	7.1	9.9	9.3
Profit / (loss) from financial transactions	0.5	3.4	1.5	2.0	0.1
Profit / (loss) from investment portfolio	3.2	1.3	1.1	1.1	0.5
Dividends	0.1	0.4	0.0	0.3	0.3
Other income / (expenses)	0.7	1.7	8.6	1.0	1.2
Total Non-Core Income	4.4	6.9	11.2	4.4	2.1
Total Recurring Operating Income	33.8	56.1	55.1	56.0	53.4
Non-Recurring Revenues	0.0	0.3	1.3	8.5	0.0
Total Reported Operating Income	33.8	56.3	56.4	64.4	53.4
Personnel costs	-10.9	-19.7	-19.4	-18.5	-17.0
General & admin expenses	-7.9	-13.7	-8.8	-11.9	-9.3
Depreciation	-5.0	-6.2	-6.7	-6.8	-7.0
Total Recurring operating expenses	-23.9	-39.5	-35.0	-37.2	-33.3
Restructuring & project costs	-10.2	-5.1	-14.6	-14.4	-7.7
<i>o/w Staff leaving expense & incentive</i>	<i>-1.5</i>	<i>-4.0</i>	<i>-14.3</i>	<i>-12.5</i>	<i>-7.4</i>
<i>o/ w Other restructuring & project costs</i>	<i>-8.7</i>	<i>-1.1</i>	<i>-0.3</i>	<i>-1.5</i>	<i>-0.3</i>
Total operating expenses	-34.0	-44.6	-49.6	-51.5	-41.0
Recurring PPI	9.9	16.6	20.1	18.8	20.1
PPI (reported)	-0.2	11.8	6.8	12.9	12.4
Provisions for expected credit losses	-389.0	6.5	-4.8	-4.6	-6.4
Results from investments in associates	-0.4	0.0	0.1	0.0	0.4
PPA depreciation	0.0	-2.0	-1.0	-1.0	-1.0
Recurring Profit / (loss) before income tax	0.6	21.1	14.3	13.3	13.1
Profit / (loss) before income tax	-389.6	16.3	1.1	7.4	5.4
Income Tax	41.1	1.6	-1.0	-2.6	-0.5
Recurring Profit / (loss) after income tax	41.7	22.7	13.4	10.7	12.7
Profit / (loss) after income tax	-348.5	17.9	0.1	4.8	5.0

Note:

* Published FS as of 20.11.2025

Glossary of Terms

Terms	Definitions
AMOC	Fair Value of Assets at Amortized Cost
Common Equity Tier 1 ratio (CET 1)	Common Equity Tier 1 regulatory capital as defined by Regulation (EU) 573/2013
Overall Capital Ratio (OCR)	Total regulatory capital divided by total Risk Weighted Assets, as defined by Regulation (EU) 573/2013
Cost of Risk (CoR)	Loan Loss Reserves for the period divided by Gross Loans of the relevant period
Deferred Tax Assets (DTA)	Amounts of income taxes recoverable in future periods, in respect of deductible temporary differences, unused tax losses that can be carried forward and unused tax credits
Deferred Tax Credit (DTC)	Amounts of tax credits that are eligible for conversion in tax credits under specific circumstances
Forborne Exposures	An exposure where forbearance measures have been extended, i.e, concessions, such as a modification or refinancing of loans and debt securities, has been granted as a result of a counterparty's financial difficulty
FVTOCI	Fair Value of Assets through Other Comprehensive Income
FVTPL	Fair Value of Assets through Profit & Loss
HQLA	High Quality Liquid Assets are comprised of Level 1 & 2 Assets
Liquidity Coverage Ratio (LCR)	The proportion of highly liquid assets held by financial institutions, to ensure their ongoing ability to meet short-term obligations
Loan Loss Allowances (LLAs)	Provisions to cover credit risk
Net Interest Margin (NIM)	Net Interest Income for the period, annualized and divided by average Gross Loans
Non-Recurring Items (NRIs)	Expenses or income that are one-off in nature and do not related to 'business as usual' items
Net Interest Income (NII)	Interest Income less Interest Expense
Net Commission Income (NFI)	Commission Income less Commission Expense

Glossary of Terms

Terms	Definitions
Non-Performing Exposures (NPEs)	An exposure that is a) 90 days past-due (material exposure) and b) unlikely to be repaid in full without collateral realization (irrespective of any past-due amount or of the number of days past-due), in compliance with EBA Guidelines, In this document, NPEs are reported under IFRS, For regulatory reporting purposes, NPEs also include Omega and Metexelixis underlying loan exposures
Non-Performing Exposures Coverage (NPE coverage)	Loan Loss Reserves divided by Non-Performing Exposures for the period
Net Stable Funding Ratio (NSFR)	A liquidity standard requiring banks to hold enough stable funding to cover the duration of their long-term assets
Pre-Provision Income (PPI)	Total Operating Income for the period less Total Operating Expenses for the period
Proforma figures & Adjusted Proforma figures	Figures under the assumption that the effective date of the merger was Jan. 1, 2024. Adjusted pro-forma, adjusting PCB figures to align with ATB while Q4 is a proxy given merger was concluded Sep. 4, 2024
Risk Weighted Assets (RWAs)	Risk Weighted Assets are the Bank's assets and off-balance sheet exposures, weighted according to risk factors based on the Regulation (EU) 575/2013 for credit, market and operational risk
Tier II instrument	Secondary component of the bank capital, in addition to Tier 1 capital, that makes up the bank's required regulatory reserves
Stage 1	Loan Loss Reserves for exposures classified under Stage 1 are calculated from the initial recognition of the loan on a 12-month period, (Expected Credit Losses)
Stage 2	Loan Loss Reserves for exposures classified under Stage 2 are calculated for the lifetime of the exposure (Lifetime Expected Credit Losses)
Stage 3	Includes credit impaired exposures, Loan Loss Reserves for exposures classified under Stage 3 are calculated for the lifetime of the exposure (Lifetime Expected Credit Losses)
Unlikely to pay (UTP)	The debtor is assessed as unlikely to pay its credit obligations in full without realization of collateral, regardless of the existence of any past-due amount or of the number of days past due (Regulation (EU) 575/2013)
Voluntary Exit Scheme (VES)	A scheme that provides an incentive for employees to retire early

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