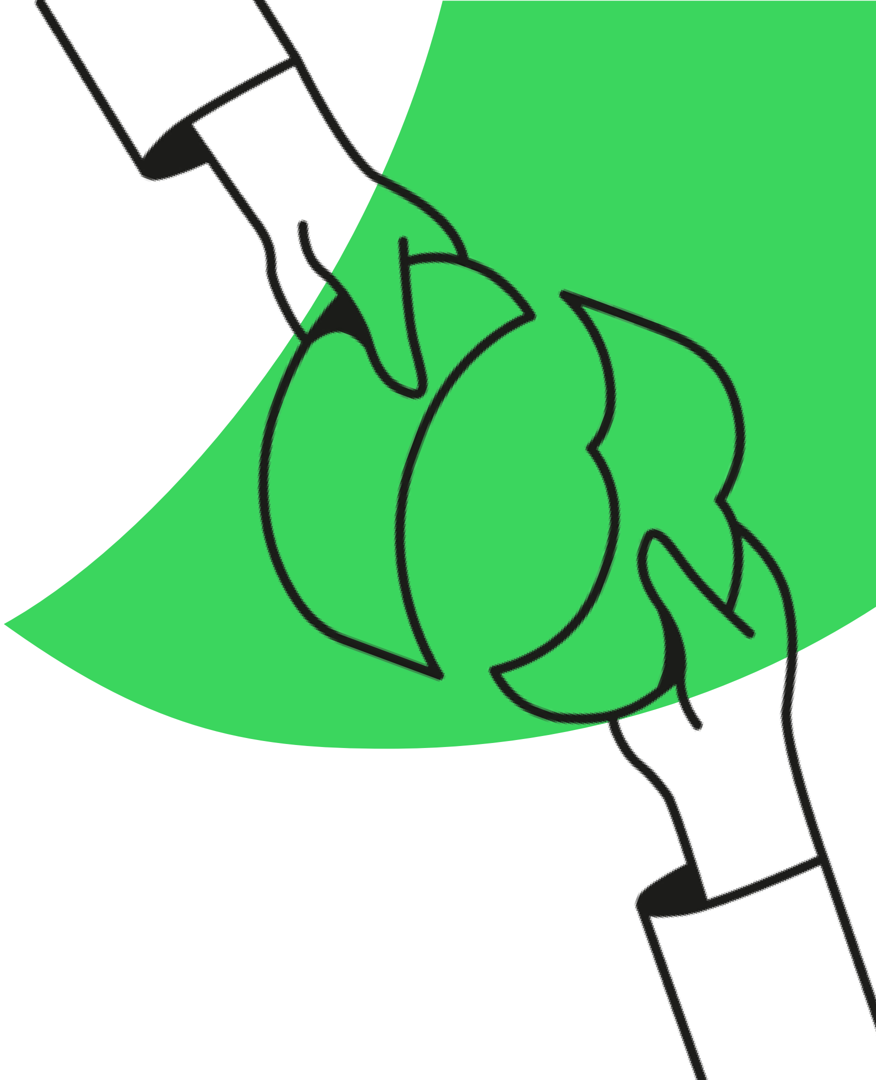
CrediaBank
H1 2025 Financial Results

26th September 2025

CrediaBank

Contents



CrediaBank

CrediaBank H125 at a glance

H1 2025 at a glance

The #5 banking pillar in Greece[1]

Reshaping the Market

Net interest income
€78.5mln
(+97% YoY)

Fee & commission income
€17.0mln
(+132% YoY)

Total recurring revenues
€111.1mln
(+112% YoY)

Recurring PPI
€38.9mln
(+124% YoY)

Performing loans
€3.8bn
(+123% YoY
+16% YtD)

SME loans
€1.3bn

Deposits
€6.6bn

Total active customers
>250k

NPE ratio
2.9%

NPEs
~ €143m

NPE coverage
~48%

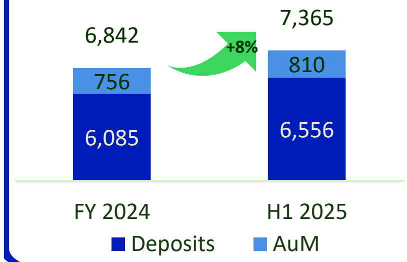
65 Branches

1,258 Employees

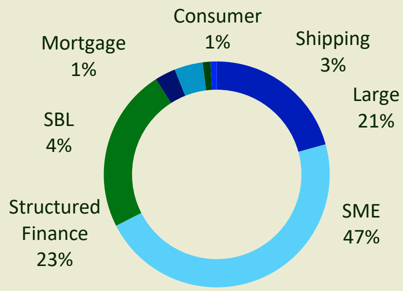
Operational Merger with PCB

- System Integration completed in September 2025, just 1 year post legal merger
- Rationalization of branches network with 65 branches covering all areas of Greece
- Employees at 1,258, down by 14% since Dec.2024
- Locked in synergies €14 mln (annualized)

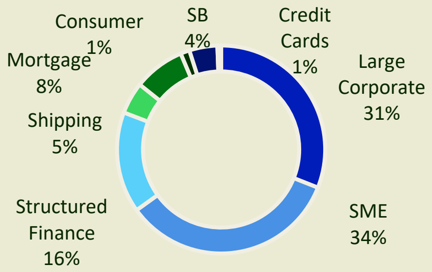
Client assets



New disbursements



Loan book breakdown



Notes
1. Ranking by total assets , 2. As of 1H25

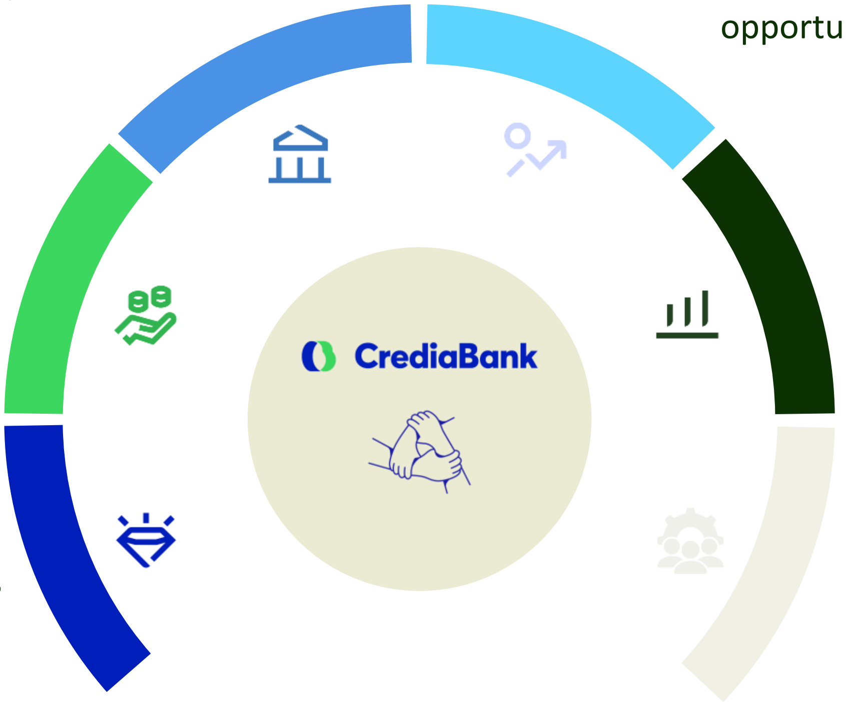
CrediaBank

Investment highlights

5th largest Bank in Greece in terms of assets growing at a faster pace than market average

Robust and capitalised institution with NPE ratio of <3% and with 100% DTC free capital position

Significant **value creation stemming** from **synergies** associated with the merger



Clear growth strategy with focus on attractive and underpenetrated market opportunities

Strong **organic capital generation** with recurring RoaTBV of >20% by 2027

Seasoned management team with track-record of successful turnarounds

H125 Financial Highlights

CrediaBank

6M 2025 Highlights | Performance vs Targets

Growth	H1 2025 disbursements at €1.6 bn in line with €2.1 bn annual budget setting a new record for the Bank! €542 mln net credit expansion in H1 2025, securing an over 10% market share in new business
Liquidity	Robust liquidity profile; Ample liquidity to finance loan growth as LTD ratio at 58%, LCR and NSFR well above regulatory minimum thresholds
Asset Quality	NPE ratio remains below 3% post balance sheet clean-up. Benign macro environment supports asset quality.
Profitability	H1 2025 recurring PPI at €38.9mln, up by 124% YoY on major earning quality improvements, as PPI excluding the legacy contribution of NPEs prior to 2024 rose more than 6-fold.
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
Capital	Total capital ratio at 17.3% following the issuance of AT1 and Tier II bonds in June. Non-dilutive actions well underway to boost capital further. CET1 at its floor levels, at 10.4%, above regulatory thresholds, burdened from frontloading restructuring & integration charges, expected to rebound in the coming quarters, from improving profitability and inorganic actions.

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)

H1 2025 Performance Highlights

Well on track to meet BP targets, with rising volumes and organic profitability.

€1.594mln new loan disbursements	In Q2 2025, disbursements accelerate vs both Q1 2025 and Q4 2024 and are on track to meet FY target. Growth driven from Large Corporate (up by 126% QoQ), with Retail (+36% QoQ) and SMEs (+20% QoQ) accelerating significantly compared to the previous quarter
€542mln credit expansion	Double digit market share in net new production; Loans +8.7% QoQ vs +1.1% for the market
c. €6.6 bn Group Deposits	Strong Deposit Base up by 9.3% QoQ vs 2.5% for the market; Retail deposits at 69% for the group; Deposits' mix further improved with core deposits representing 50% of total deposits vs 42% as at 31.12.2024
221% LCR; 134% NSFR	Superior liquidity profile; LCR & NSFR ratios well above regulatory thresholds
€38.9mln Recurring PPI €27.6mln Recurring PBT	Recurring PPI grows ~120% YoY; Q2 Core PPI grows by over 60% QoQ Recurring PBT at €27.6mln from just €1.6mln the same period last year
+97% Net Interest Income YoY	Higher (loan and bond) volumes drive NII growth despite the multiple rate cuts. NII up 13% QoQ on the back of new disbursements, mix and quality improvements. 2Q25 NIM +20bps QoQ
OPEX	Total Recurring OpEx up by 6% QoQ; Costs double YoY reflecting the impact of the merger Restructuring actions front loaded however in 2025 to accelerate merger benefits
Cost Synergies	Implemented actions have already locked in over €14mln of costs savings on an annualized basis
2.9% NPE Ratio	Satisfactory asset quality despite elevated growth. New NPE formation remains at approx.1% on average (annualized)
47.8% NPE coverage	Strong and adequate NPE coverage , +100bps QoQ
17.3% Total Capital ratio	Total Capital Ratio at 17.3%, comfortably above regulatory thresholds (~380 bps), following the successful issuance of AT1 and Tier II bonds

HSBC Malta Transaction Highlights

- CrediaBank has entered into a put option agreement with HSBC Continental Europe regarding the potential acquisition of its 70.03% shareholding in HSBC Malta for a €200m cash consideration
- CrediaBank will also launch a Mandatory Tender Offer (MTO), after regulatory approvals, for the remaining minorities at a price per share of €1.44[(1)]

€200 million
Purchase price for 70.03%

- Consideration paid for the 70.03% stake implies a valuation of €286m for 100% and represents an acquisition multiple of 0.48x 1H 2025A P/TBV and 3.7x 2025E P/E[(2)]
- Transaction is expected to be capital neutral and financed entirely from CrediaBank's own liquidity and capital resources at the time of the Transaction

Self-funded
No additional funding expected to be required

- The transaction remains subject to approvals by the Malta Financial Services Authority (MFSA), the European Central Bank, and the Bank of Greece
- Closing is expected in 2H 2026

2H 2026
Expected transaction close

- CrediaBank shall retain all employees & benefits for at least 2 years
- Integration preparation right after initial agreement (no transfer of client data until completion)
- Target completion by end of 2026

Key Commitments
Expected transaction close

Notes: (1) Calculated on the basis of the 'equitable price' formula as defined in Rule 11.39 of the MFSA's Capital Markets Rules based on the Bank's undisturbed trading prices up to and including 15 September 2025, being the last trading day prior to announcement of this transaction. The equitable price will therefore be fixed and without regard to any subsequent movements of the share price. This basis for calculating the 'equitable price' has been approved by the MFSA and safeguards minority shareholders from volatility in the Bank's share price arising from a potentially lengthy regulatory approval process. (2) Based on annualised reported earnings of €38mn as of 1H 2025.

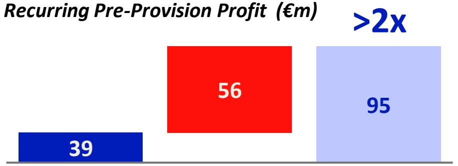
Pro-Forma Financial Profile

Does not include further potential synergy upside

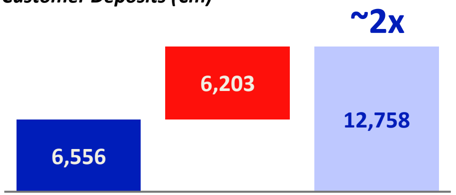
1H25 (€m, unless otherwise stated)

		CrediaBank	HSBC Malta [1]	Combined[1],[2]
Recurring P&L	**Operating Income** (Recurring)	111	114	225
	Operating Expenses[2] (Recurring)	(72)	(58)	(131)
	Pre-Provision Op. Income[3]	39	56	95
	Profit Before Tax (Recurring)	28	59	86
Balance Sheet & Capital	**Customer Loans** (Gross, excludes senior notes)	3,820	2,821	6,641
	Customer Deposits	6,556	6,203	12,758
	Assets	7,972	7,900	15,873
	RWAs	3,764	2,212	5,979
KPIs & Ratios	**Cost-Income Ratio**[4] **(%)**	65%	51%	58%
	NPE Ratio (%)	2.9%	2.5%	*c. 2.0–3.0%*
	NPE Coverage Ratio (%)	48%	43%	*>40.0%*
	Loan/Deposit Ratio (%)	58%	46%	52%
	NIM (average assets) (%)	2.0%	2.3%	*LT >2.0%*
	Employees (FTE) (#)	1,258	931[5]	2,189

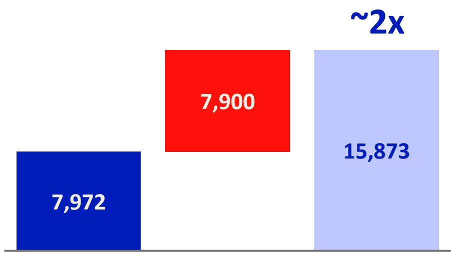
Recurring Pre-Provision Profit (€m)



Customer Deposits (€m)



Total Assets (€m)



Sources: Company filings as of 1H 2025, unless otherwise stated.
Notes: (1) Metrics reflect 100% of HSBC Malta. (2) Includes depreciation and amortisation. (3) Calculated as recurring operating income (-) recurring operating expenses. (4) Calculated as recurring operating expenses / recurring operating income. (5) Excludes offshore employees, refers to FY24.

Highly Attractive Rationale for CrediaBank Shareholders

Strategic Rationale

Entry to Malta and its banking sector, an attractive economy with the highest growth rate among EU peers

Leading Maltese banking franchise:
Top 2 positioning across key products & credible moat

Strong **alignment** with CrediaBank's **"Grow the Core" 2025 – 2027 commercial strategy…**

1 … opportunity to grow in the underserved commercial banking clients

2 …Ownership of a market-leading **Wealth Manager,** in an attractive wealth management jurisdiction, **with significant bancassurance potential**

3 …Re-focuses towards an **RM-centric retail bank**, allowing for further penetration with new products and capabilities

Financial Benefits

Self-funded transaction benefiting from sizeable badwill creation (0.48x 1H 2025A P/TBV)

Transaction expected to have positive earnings contribution from Year 1

Transaction ROIC exceeding the company's internal cost of capital

Robust balance sheet and liquidity maintained
Total Capital and Liquidity ratios safely above hurdle rates allowing to fuel future growth

Further cost benefits expected from optimization of model
(review of current HSBC shared services offshore model)

Indicative Timetable to Completion

Transaction announcement

Regulatory approval processes

Implementation readiness preparation

Expected transaction close

Q3 2025 | **Q4 2025** | **Q1 2026** | **Q2 2026** | **Q3 2026** | **Q4 2026**

Works council consultation & Signing of framework and cooperation agreement

Launch of Tender process for the minority shareholders
(c. 3-week acceptance period)

Transfer of Shares

Completion & Operational readiness

H125 Financial Performance Analysis

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P&L Group Figures* | H125 Recurring PPI at €38.9mln

H1 2025 Group recurring PPI at €38.9mln, up 97% YoY, benefiting from the merger, setting a new record for the bank. Excluding the income contribution of NPEs H1 2025 PPI grows more than 6x YoY. Q2 2025 Core PPI grows 62% QoQ, illustrating the major quality improvement in earnings. Similarly, NIM expands by 20bps QoQ.

Key 6M 2025 profitability drivers were NII growth by 97% YoY, fee income growth of 132% YoY and non-core income growth of 203% YoY. NII benefited primarily from strong credit expansion as well as higher loan & bond volumes, despite the lower rate environment.

Sustainable Income; Following the clean-up, 99% of Interest Income is attributed to PEs vs 72% one year ago.

Recurring PBT came in at €27.6mln in H1 2025 from €1.6mln in the corresponding period of 2024, **17x higher** due to the impressive performance of core revenues (NII and net Fees)

Reported PBT at €8.5mln dragged from one-off charges of €29mln 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 €mln	Q1 2025	Q2 2025	QoQ %	H1 2024	H1 2025	YoY %
Net interest income	36.8	41.7	13%	39.9	78.5	97%
Net interest income ex.NPEs	*36.3*	*41.2*	14%	*28.6*	*77.6*	171%
Net fee & commission income	7.1	9.9	41%	7.3	17.0	132%
Non-core income	11.2	4.4	-61%	5.1	15.6	203%
Total Recurring Operating Income	55.1	56.0	2%	52.4	111.1	112%
Total Recurring Operating Expenses	-35.0	-37.2	6%	-35.0	-72.2	106%
Recurring Pre Provision Income	20.1	18.8	-6%	17.4	38.9	124%
Recurring Pre Provision Income ex.NPEs	*19.6*	*18.4*	-6%	*6.1*	*38.0*	524%
Recurring Core Pre Provision Income	***8.9***	***14.4***	**62%**	***12.3***	***23.3***	**90%**
Reported PPI	6.8	12.9	88%	21.4	19.7	-8%
Profit / (Loss) before taxes	1.1	7.4	585%	5.7	8.5	49%
Recurring Profit / (Loss) before taxes	***14.3***	***13.3***	***-7%***	***1.6***	***27.6***	**~ 17x**

Key P&L ratios	**Q1 2025**	**Q2 2025**	**QoQ %**	**H1 2024**	**H1 2025**	**YoY %**
NIM over average assets (bps)	2.00%	2.20%	+20 bps	2.09%	2.02%	-7bps
Cost to income ratio (recurring)	63.5%	66.4%	+2.9 pps	66.8%	65.0%	-1.8pps

**As per published financial statements, adjusted for one-offs, H124 figures do not include PCB's contribution (legal merger conclude on Sep. 2024)*

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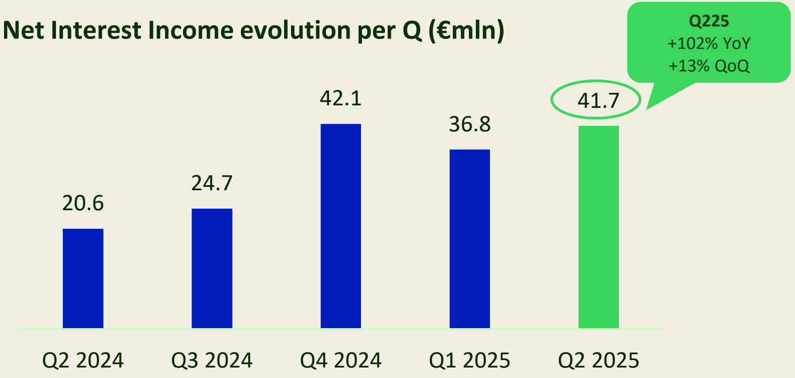
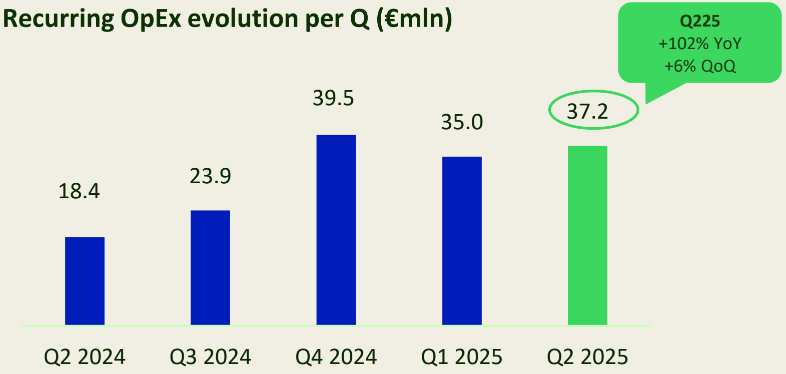
Core operating lines continue to grow

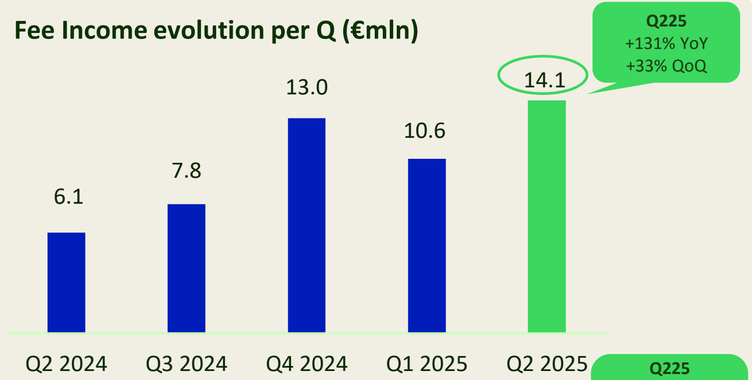
Net Interest Income evolution per Q (€mln)



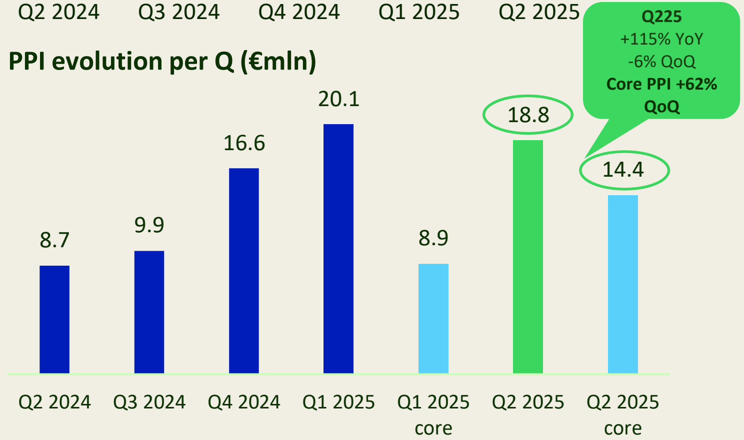
Recurring OpEx evolution per Q (€mln)



Fee Income evolution per Q (€mln)



PPI evolution per Q (€mln)



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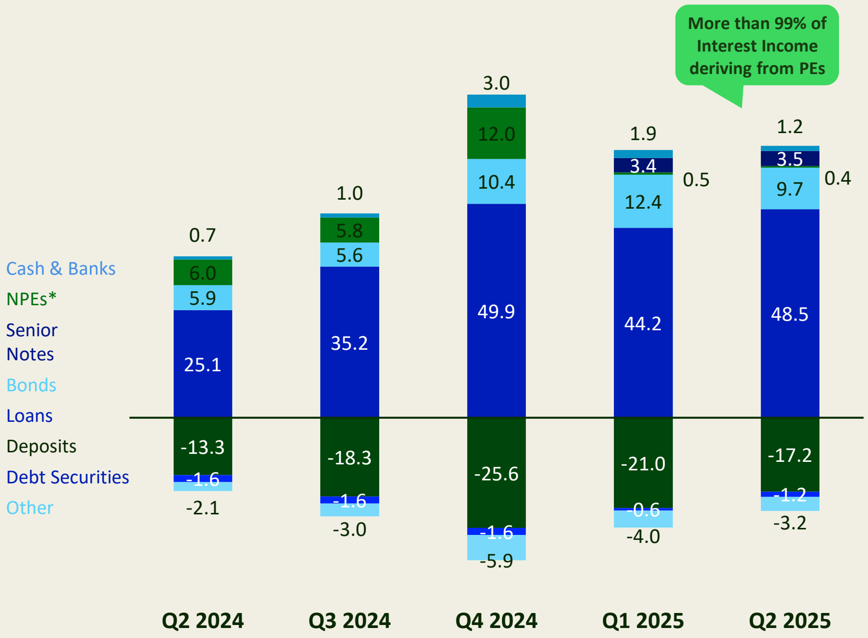
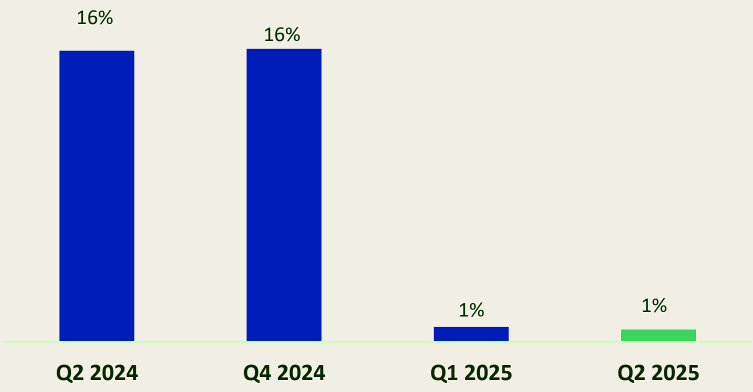
Q225 NII at €41.7mln, up 102% YoY and by 13% QoQ.

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 high securities book despite the lower rate environment.
- NPE income drops to just € 0.4mln.

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

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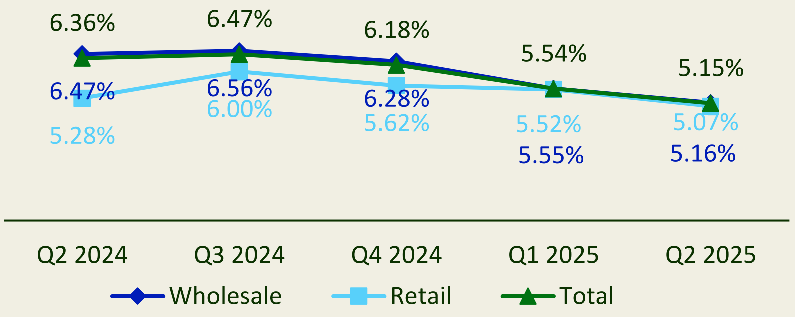
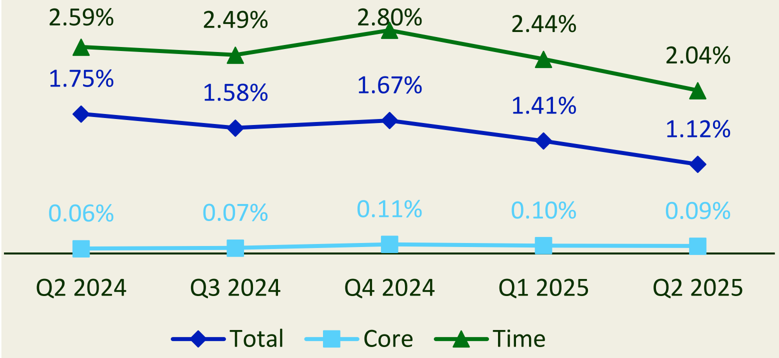
Loan Yields & Cost of Funding

Loan Yields*



Amounts in €mln	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
Loan Yields	*6.34*	*6.47*	*6.18*	*5.54*	*5.15*
Implied Loan Spread	*2.53*	*2.91*	*3.17*	*2.98*	*3.05*
Time Deposit Costs	*2.59*	*2.49*	*2.80*	*2.44*	*2.04*
Total Deposit Costs	*1.75*	*1.58*	*1.67*	*1.41*	*1.12*
3M Euribor	*3.81*	*3.56*	*3.01*	*2.56*	*2.10*
NIM	*2.2%*	*2.3%*	*2.3%*	*2.0%*	*2.2%*

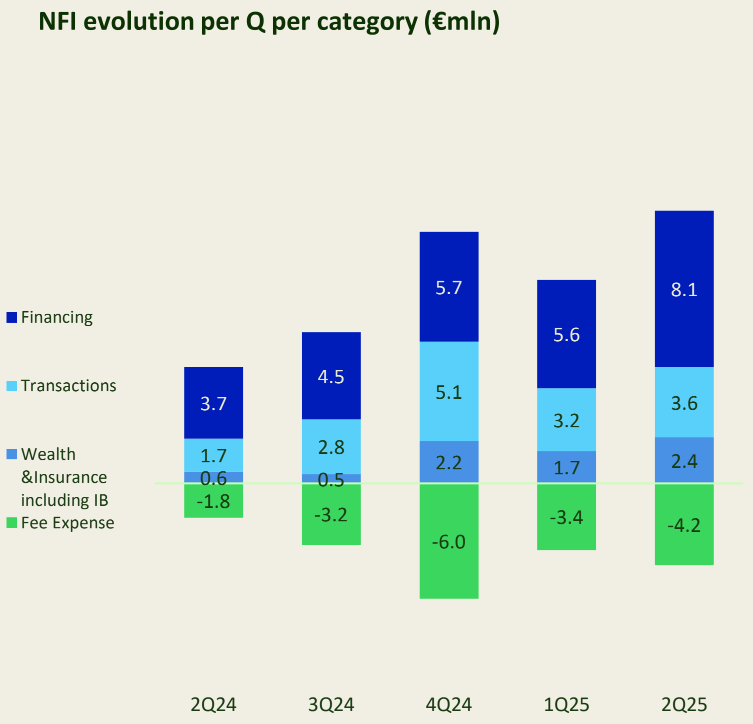
Deposit Costs

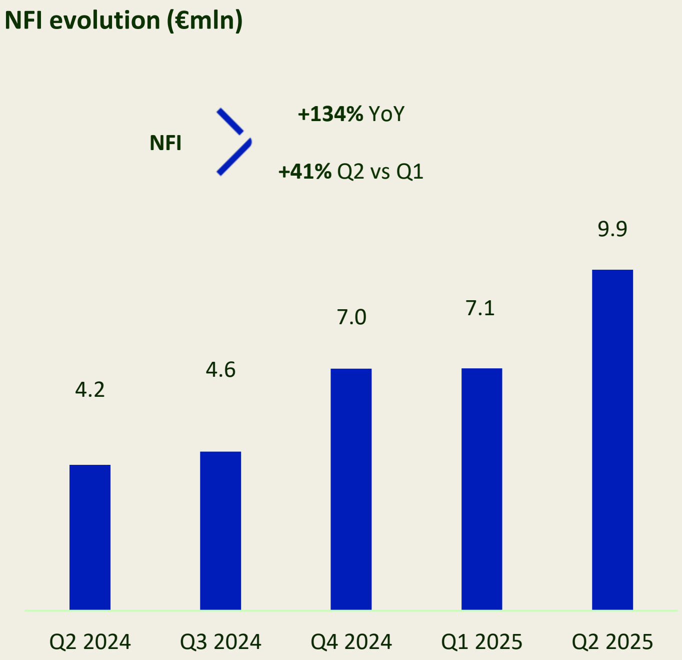


- *Q2 2025 NIM at 2.2%, widened by 20bps QoQ*
- *PE yield drops significantly less than 3M Euribor*
- *Time deposits downward repricing continues*
- *Approximately 60% of our time deposits will get repriced in the next 3 months and more than 80% in the next 6 months.*

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

NFI more than doubles YoY supported from all key lines





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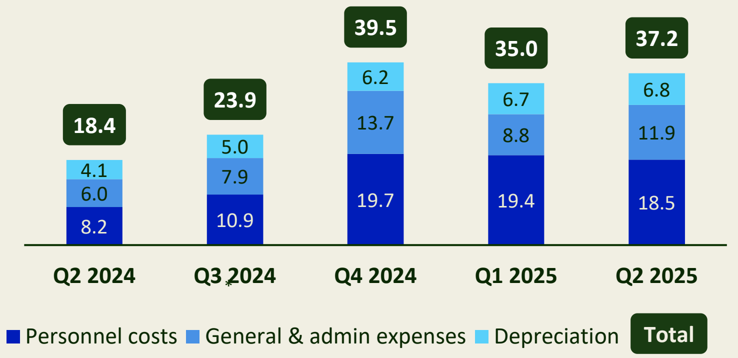
Focus on cost rationalization

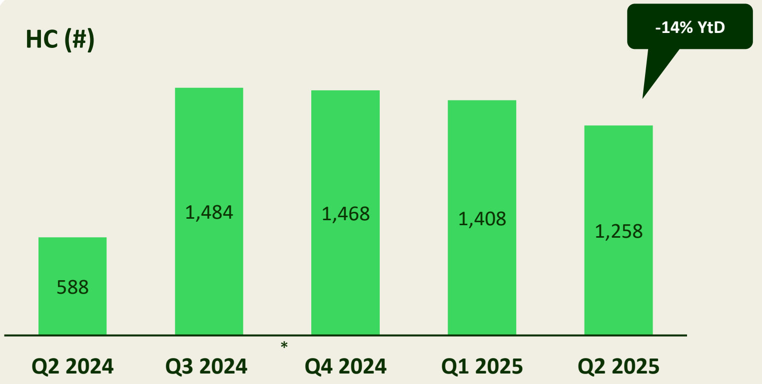
Recurring Opex at € 37.2mln supporting operational merger and rebranding

Breakdown of Recurring Operating Expenses (€mln)

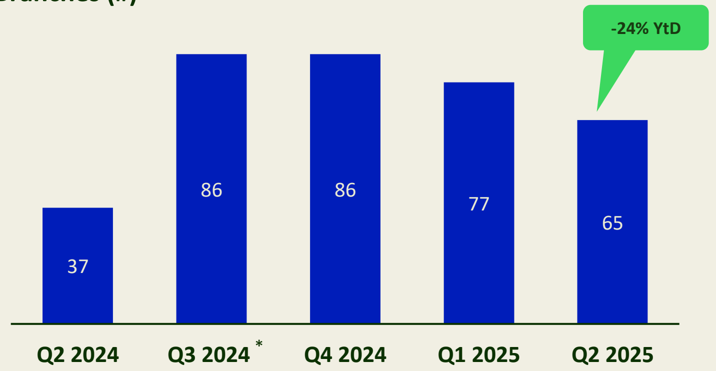


- *H1 2025 recurring costs up by 102% YoY, reflecting the impact of the merger and the full consolidation of PCB's figures.*
- *Post implementation of the VES announced in February Group headcount drops to 1,258. On the branch rationalization front, following the colocation of branches in close proximity and other planned closures Group's footprint drops to 65 branches.*
- *As a result, locked in synergies on an annualized basis from the executed VES, the branch rationalization and other actions, top the €14mln mark.*

HC (#)



Branches (#)



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

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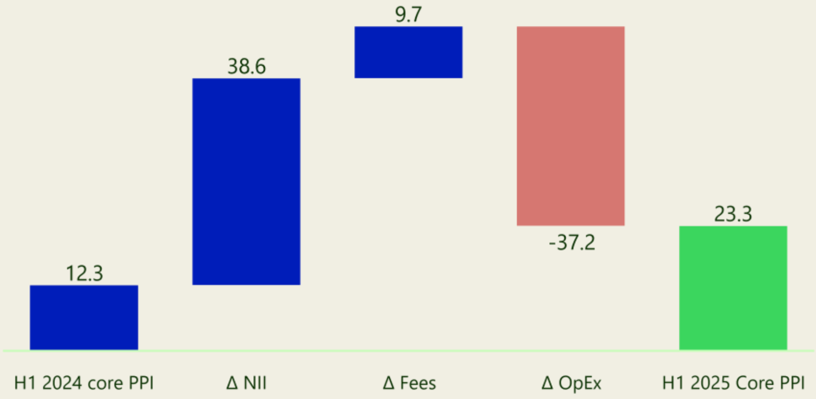
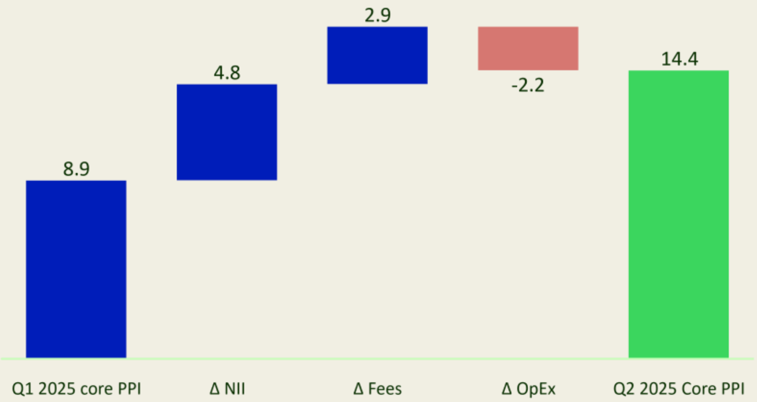
Core PPI up by 90% YoY and by 62% QoQ

Recurring Core PPI Bridge, H1 2024 –H1 2025 (€mln)



Recurring Core PPI Bridge, Q1 2025 – Q2 2025 (€mln)



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

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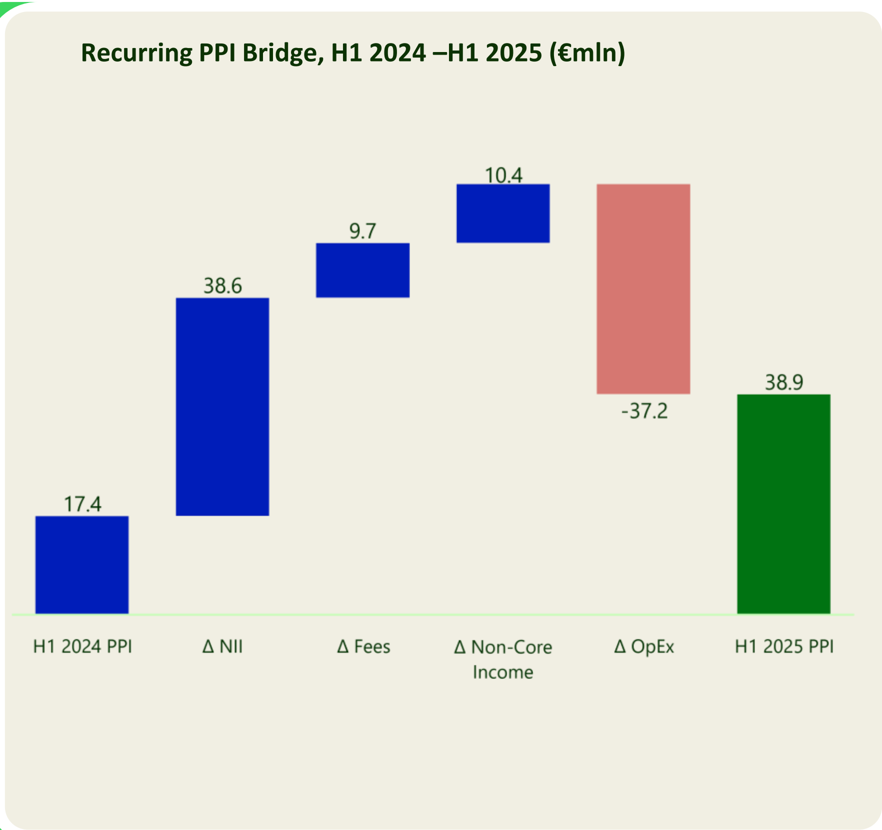
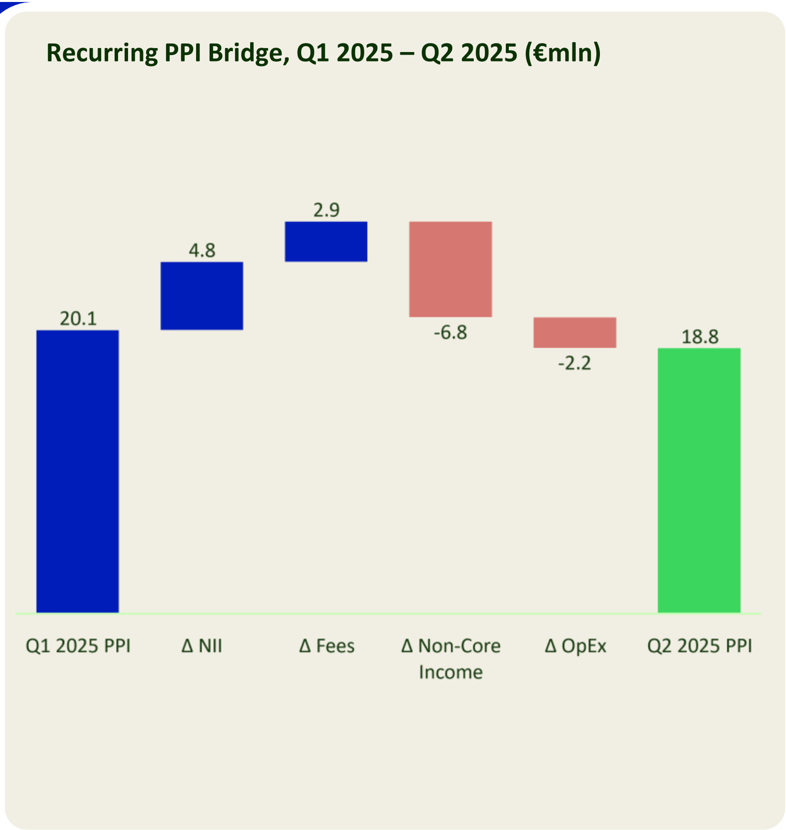
Recurring PPI up by 124% YoY and down by 6% QoQ





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

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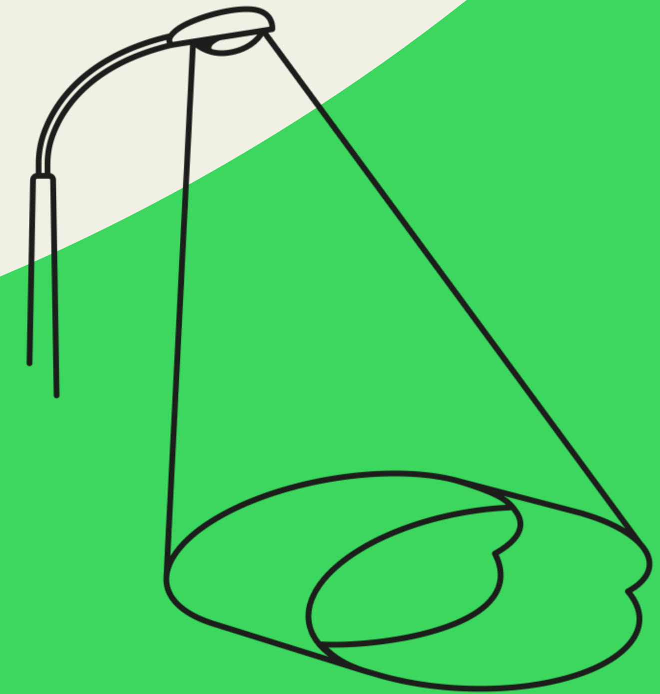
Balance Sheet Analysis



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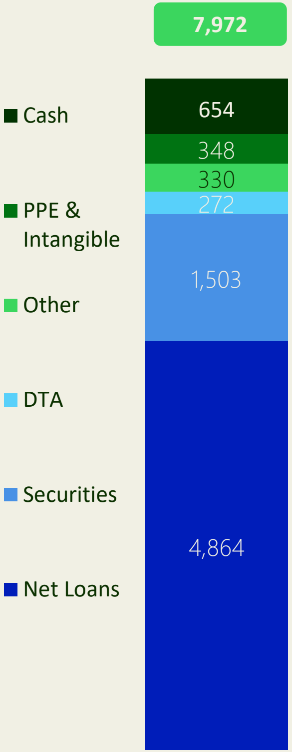
Balance Sheet | Sound balance sheet with ample liquidity

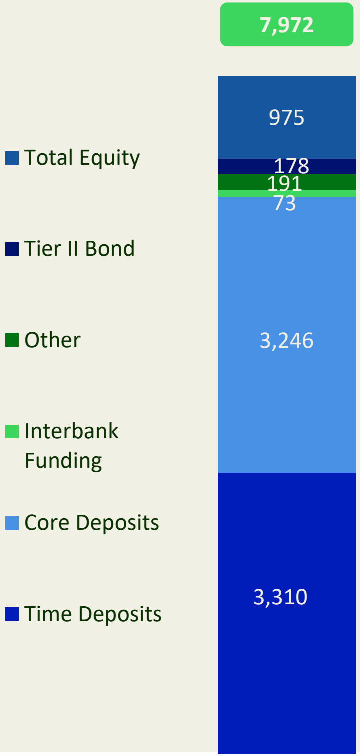


Securities:

- AMOC €1,001mln
- FVOCI €436mln
- FVTPL €65mln

Net loans amount to c.€4.9bn, o/w c. €1.1bln relates to the SN of the securitizations
Customer Loans comprise 48% of assets

Retail book: 14%
Wholesale & other: 86%



Client Deposits represent our main source of funding, constituting 82% of total liabilities and equity. Retail deposits representing the bulk of deposits, at 62%

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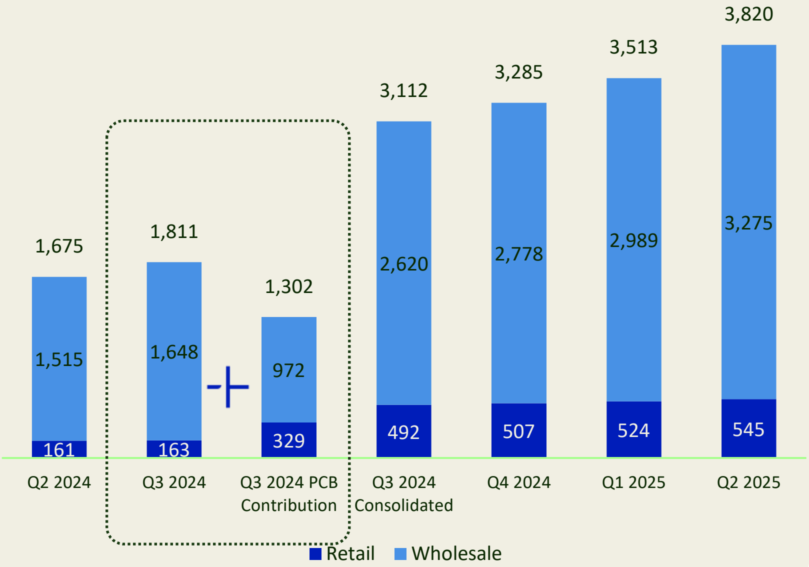
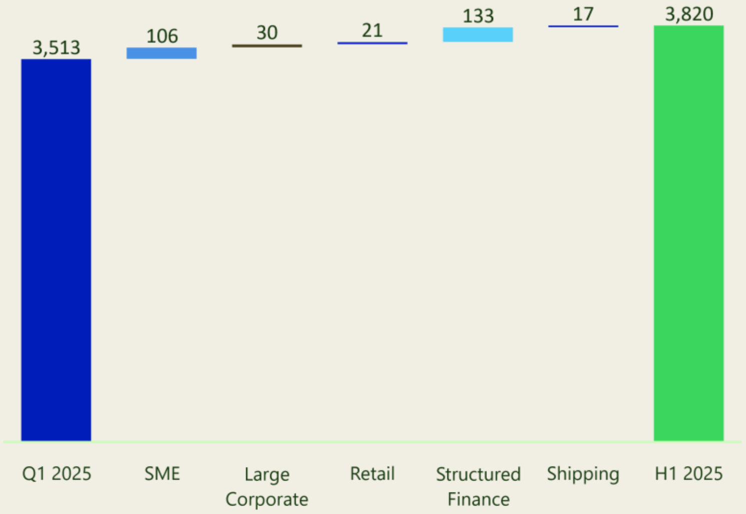
Loan Book Evolution

Performing loans increased by 9% QoQ and by 123% YoY

Loan Book evolution*, Q2 2024 – Q2 2025 (€mln)



Gross Loans evolution per category* (€mln)



** Excluding loans of former NPE securitized portfolios for Q2 2024 to Q3 2024*
Reclassification of loans following conclusion Domus and Rhodium securitizations

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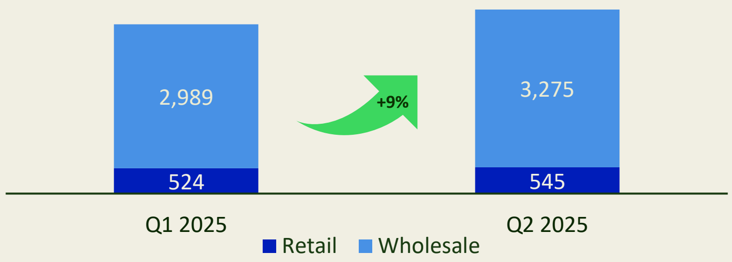
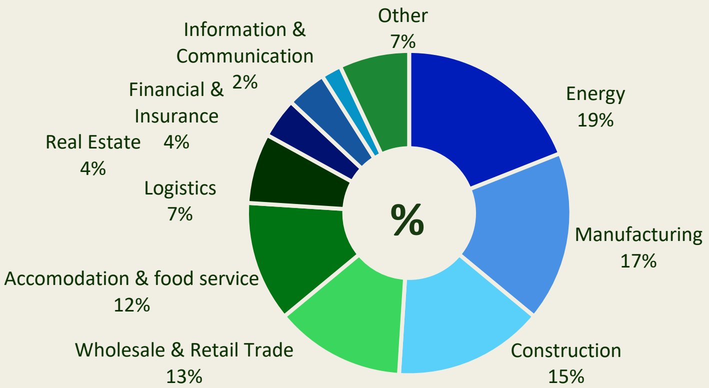
H1 2025 Loan Book Overview

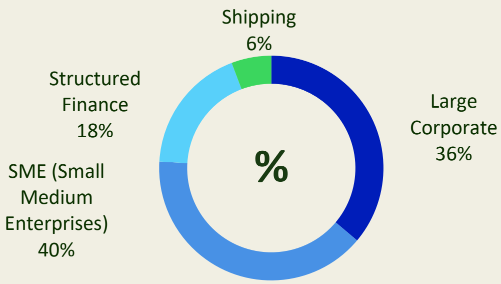
Loan Book evolution(1),(2) | Q1 2025 – Q2 2025 (€m)



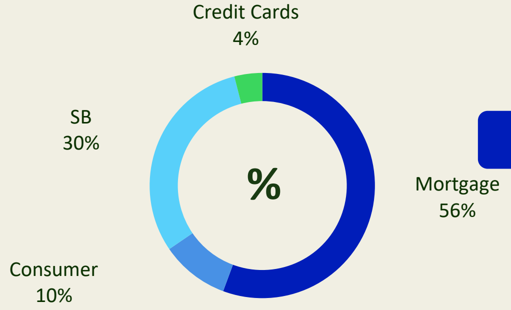
Performing Loans per sector | H1 2025 (€m)



Wholesale Loans Breakdown | H1 2025 (€m)



Retail Loans Breakdown | H1 2025 (€m)



No CHF Loans

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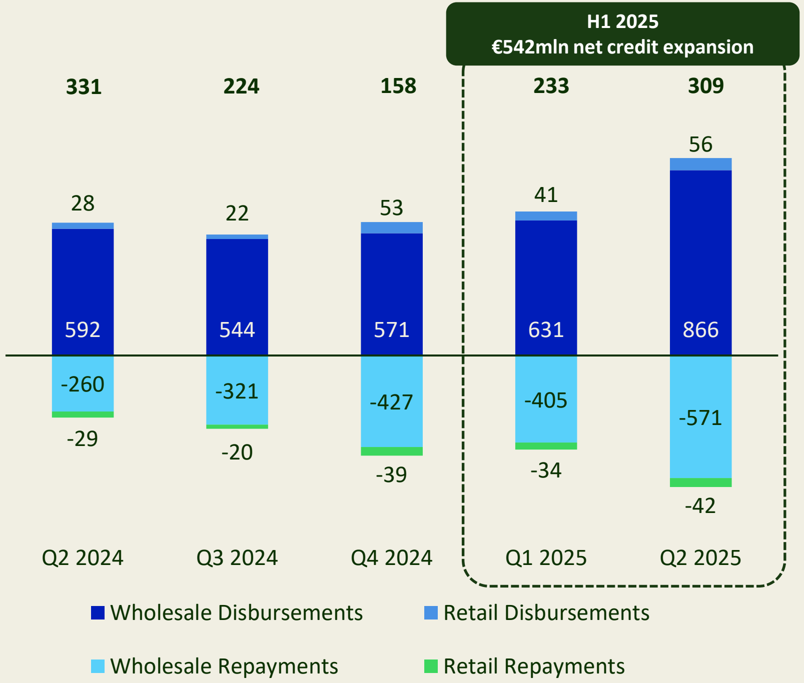
Notes: *(1) Excluding Senior & Mezzanine notes of securitisations. (2) Wholesale loans include "Public sector" and "Net investment in finance lease"*

Business performance

€ 0.5bn net loan growth in H1, supported by all business segments and record disbursements of € 1.6bn

Net Credit Expansion, Q2 2024[1] – Q2 2025 (€mln)



New Disbursements[1], Q2 2024 – Q2 2025 (€mln)

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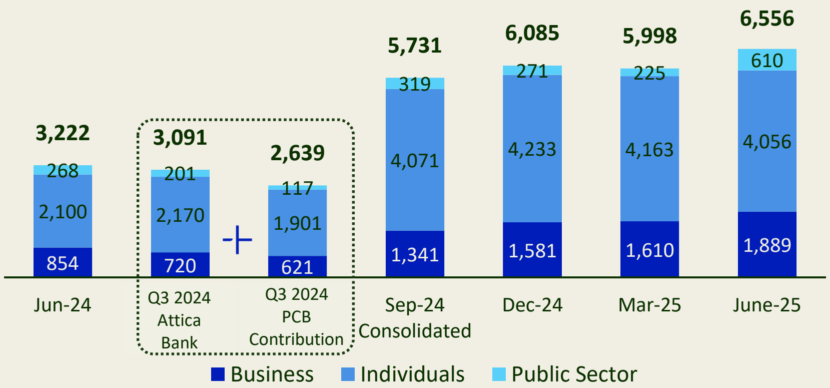
Notes: *(1) Q2 2024 to Q3 2024 on a Proforma basis*

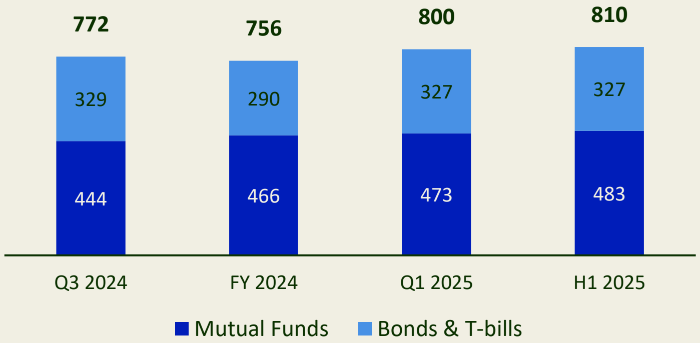
Deposits Balances & Mix evolution

Deposits at c. €6.6 bn in H1 2025, AuM at €810 mln

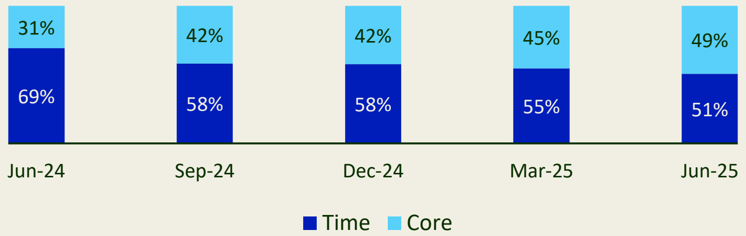
Deposits per customer type (€mln)



AuM (€mln)



Deposit Mix Evolution (%)



Group deposits stand at c. €6.6 bn, up by 9% QoQ and up by 103% YoY following the merger with PCB. Growth compares favorably, with market's growth rate of 2.5% QoQ.

Retail deposits represent 62% of total deposits; The deposit mix improves further, with core deposits contribution rising to 49.4% from 30.6% in H1 2024.

Total AuM at €810mln up by 7% Ytd with bonds & T-bills rising by 13% Ytd and mutual funds by 4% respectively.

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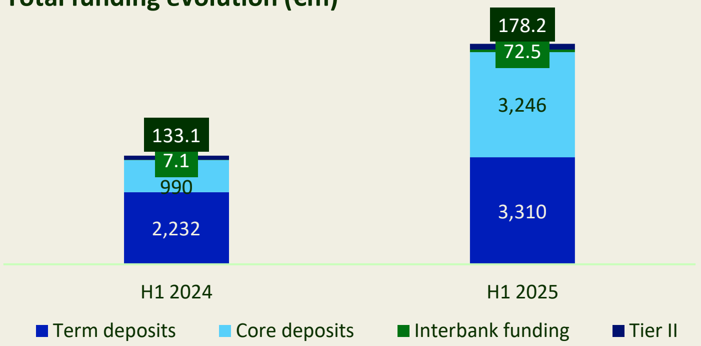
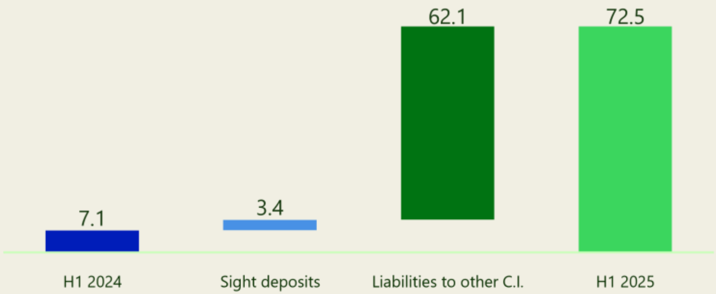
Total funding & deposits analysis

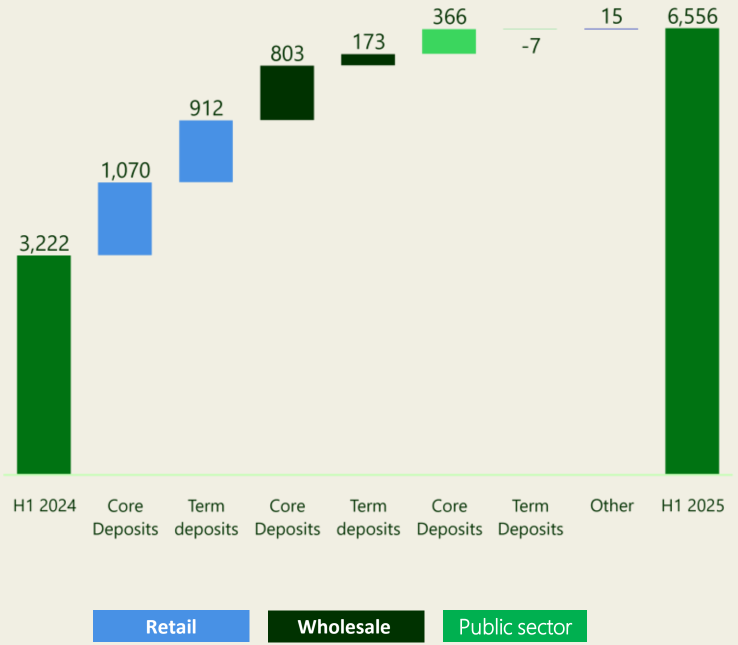
Total funding evolution (€m)



Due to financial institutions (€m)



Due to customers (€m)



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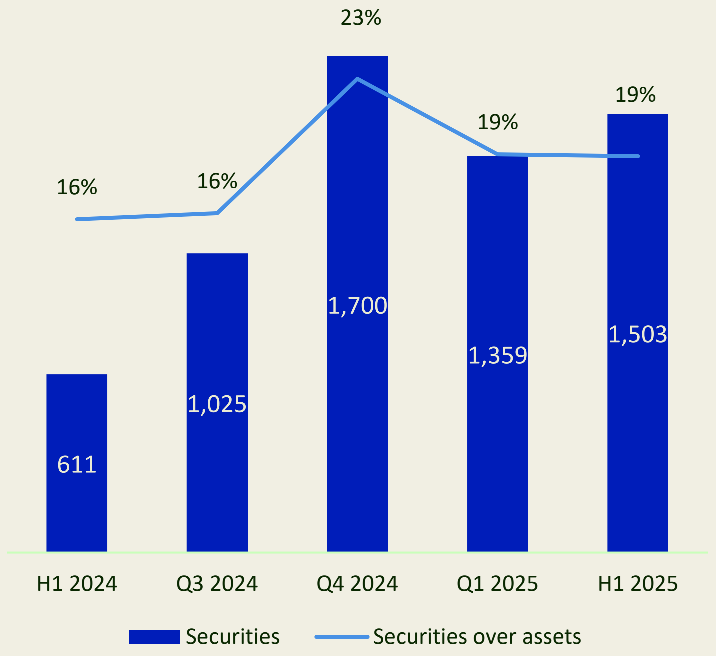
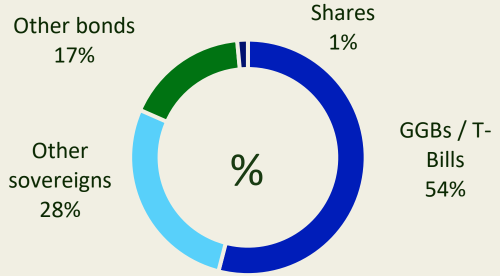
Securities Book

Excess liquidity placed in Greek and other European sovereigns

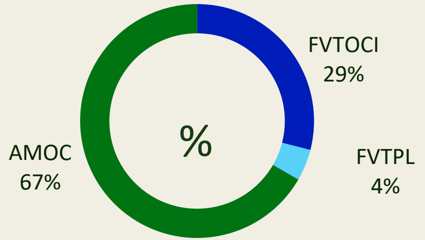
Total funding evolution (€m)



Breakdown per issuer



Breakdown per classification



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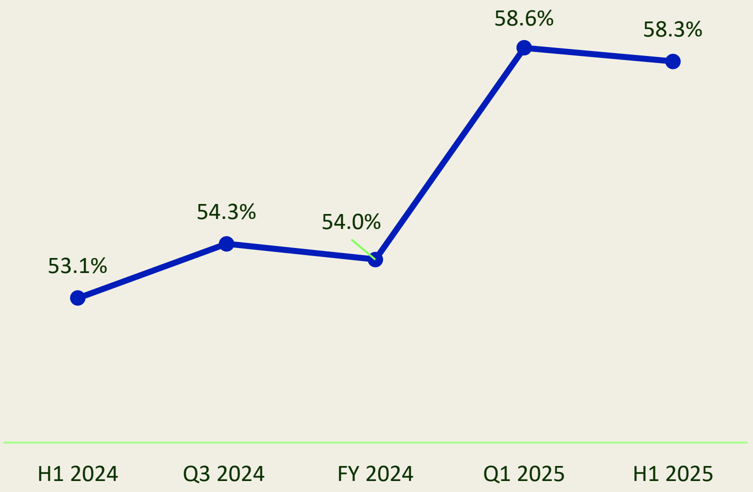
Business volumes

Amounts in €mln	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	YoY %	QoQ %
Gross Loans	1,712	3,112	3,285	3,513	3,820	123%	9%
Large & other	864	1,191	1,072	1,154	1,184	37%	3%
SME	413	969	1,164	1,197	1,302	215%	9%
Structured Finance	275	352	378	467	600	119%	29%
Shipping	0	108	164	171	188	n.m.	10%
Wholesale Loans	1,552	2,620	2,778	2,989	3,275	111%	10%
Mortgage	105	300	297	299	303	190%	1%
Consumer	27	50	51	52	54	100%	2%
SB	17	121	138	152	167	894%	10%
Credit Cards	12	21	21	21	22	79%	6%
Retail Loans	161	492	507	524	545	240%	4%
Group Deposits	3,222	5,730	6,085	5,998	6,556	103%	9%
Current accounts	543	1,117	1,285	1,366	1,854	242%	36%
Savings accounts	437	1,271	1,279	1,340	1,366	213%	2%
Time Deposits	2,232	3,312	3,501	3,269	3,310	48%	1%
Other	10	30	21	23	25	155%	10%

Notes: *Excluding loans of securitized portfolios for Q2 2024 to Q3 2024. From Q4 2024 onwards, loan figures exclude the S/N of the Domus and Rhodium securitizations. Reclassification of loans for 2024*

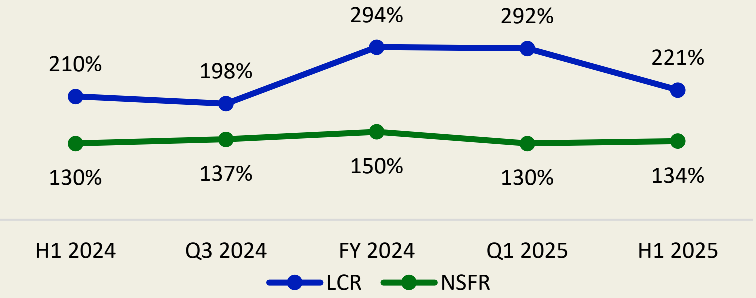
Liquidity Analysis

Gross Loans* / Deposits

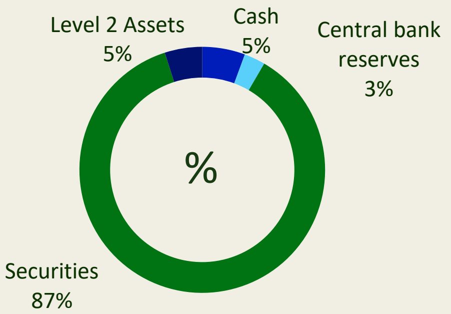


Note:
Excluding S/N of securitized portfolios

LCR & NSFR, H1 2024 – H1 2025



HQLA, H1 2025



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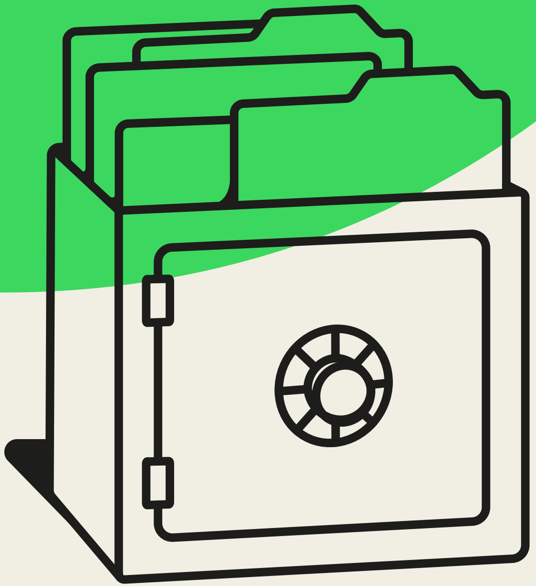
Capital



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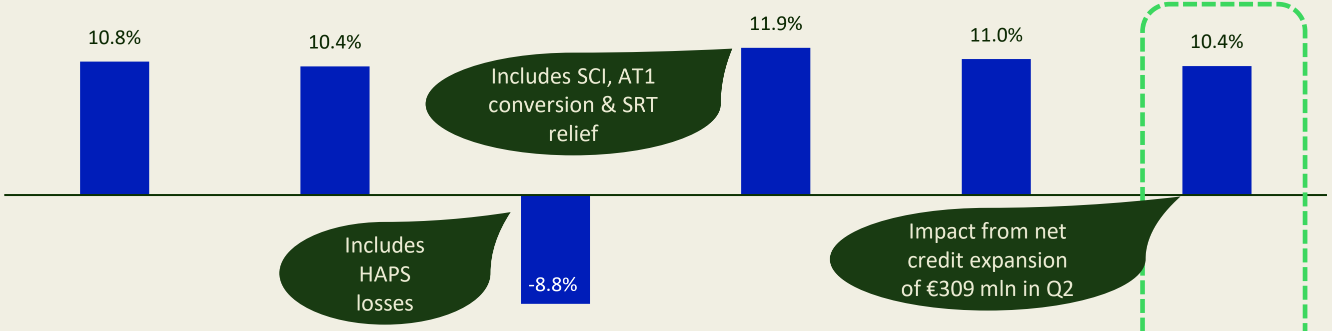
CET1 ratio comfortably above regulatory minimum, impacted from restructuring charges and credit expansion



Amounts in €mln	**Q1 2024**	**Q2 2024**	**Q3 2024**	**Q4 2024**	**Q1 2025**	**Q2 2025**
CET1	294.8	302.1	-369.9	393.8	388.0	392.2
RWAs	2,726.10	2,909.10	4,183.50	3,309.0	3,529.7	3,763.8
CET1 %	10.8%	10.4%	-8.8%	11.9%	11.0%	10.4%
TBV	384.1	389.5	-129	628.8	620.4	620.7

CET1 ratio at its floor level due to the frontloading of all restructuring actions post merger (branch closures, VES, integration). CET1 expected to return close to 11% by year-end, thanks to organic capital generation and additional capital actions (noncore assets disposals and continuous use of Synthetic securitizations for capital optimization)

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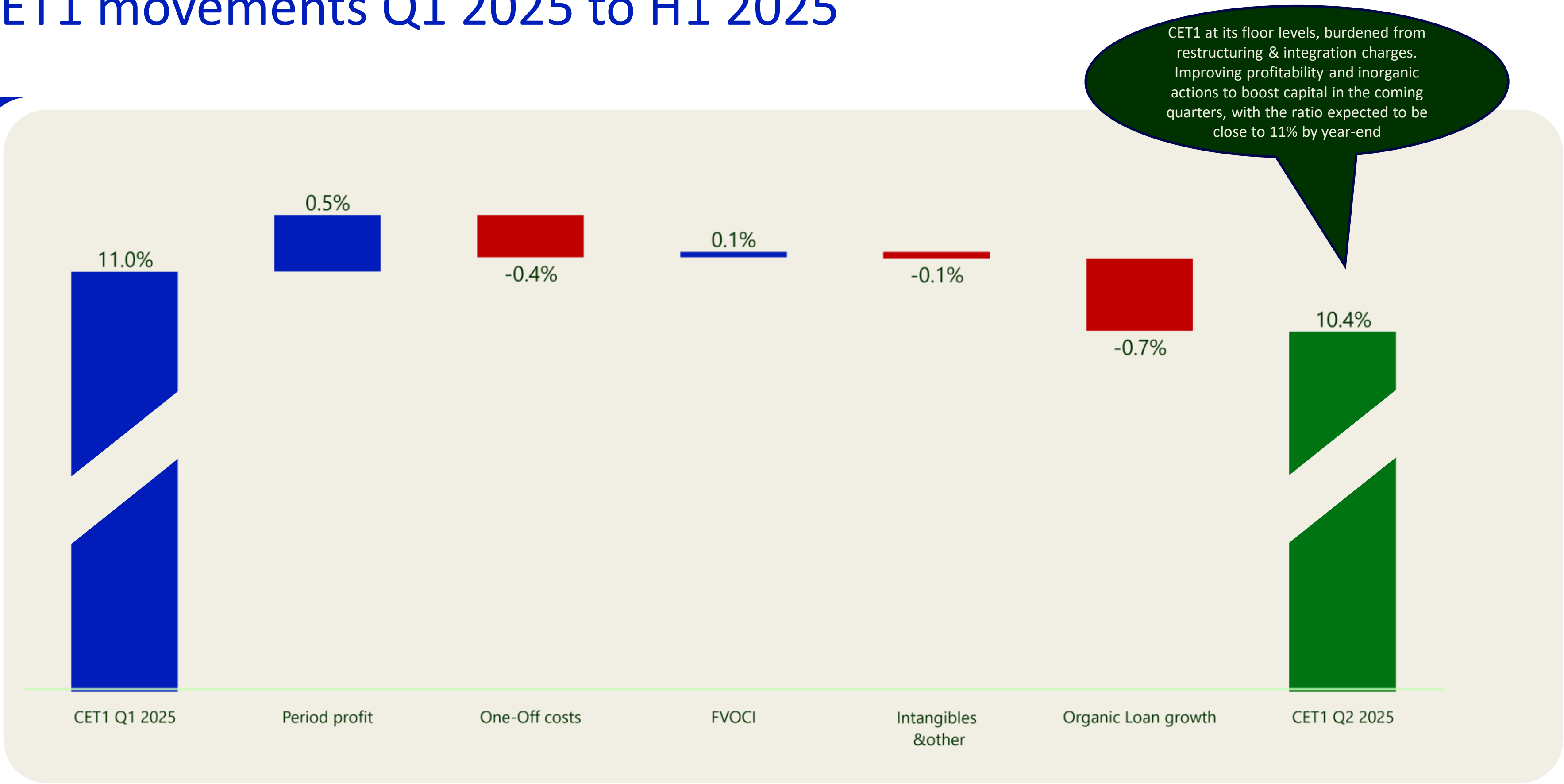
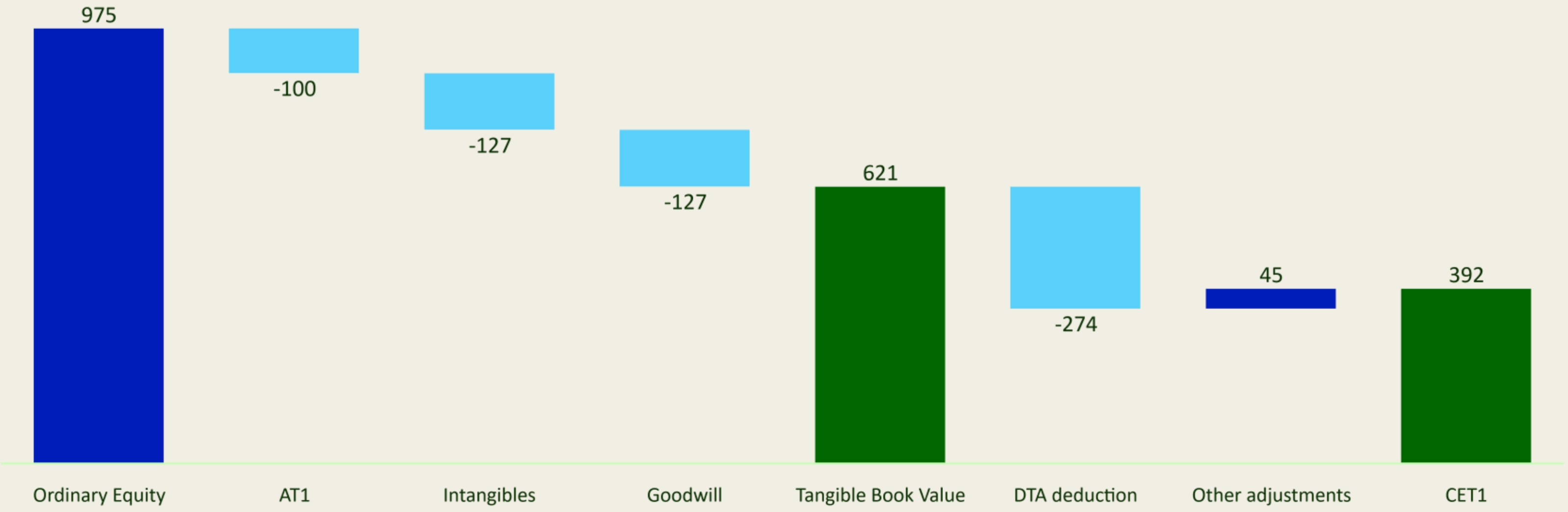
CET1 movements Q1 2025 to H1 2025



Shareholders Equity to TBV and CET1 (H1 2025)



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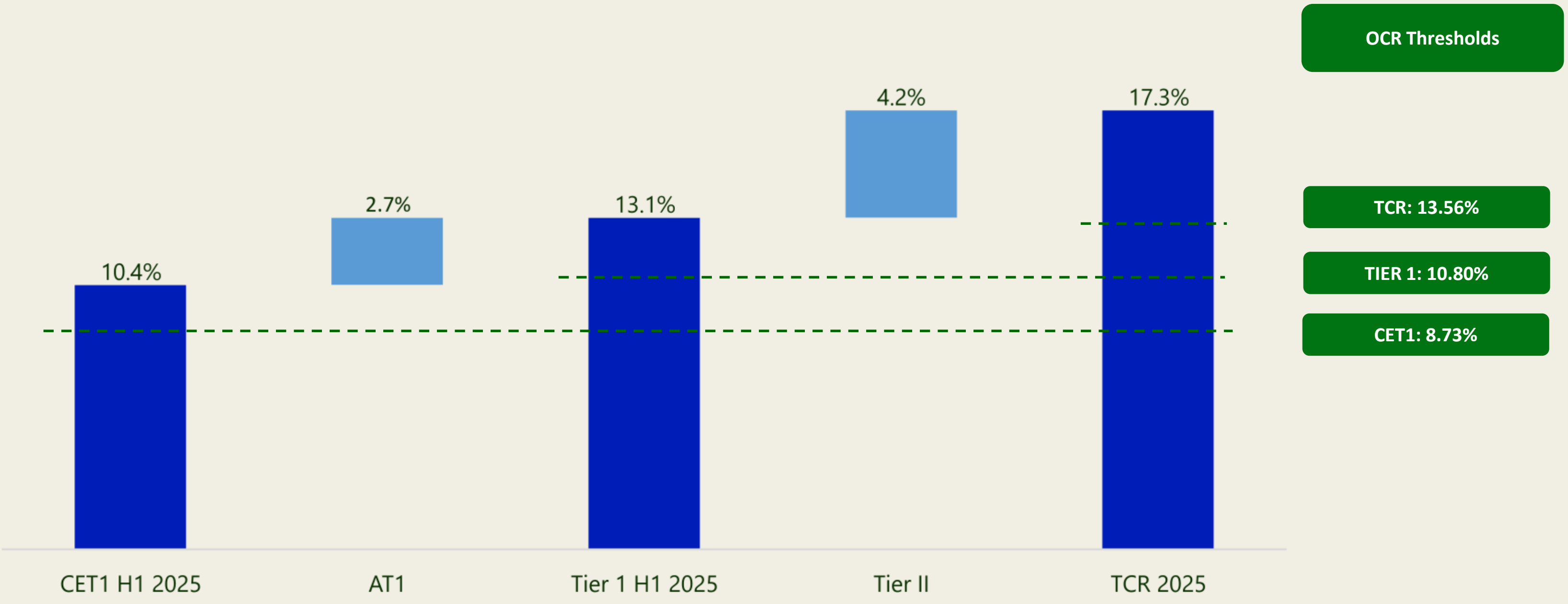
H1 2025 Capital ratios well above regulatory requirements



Asset Quality

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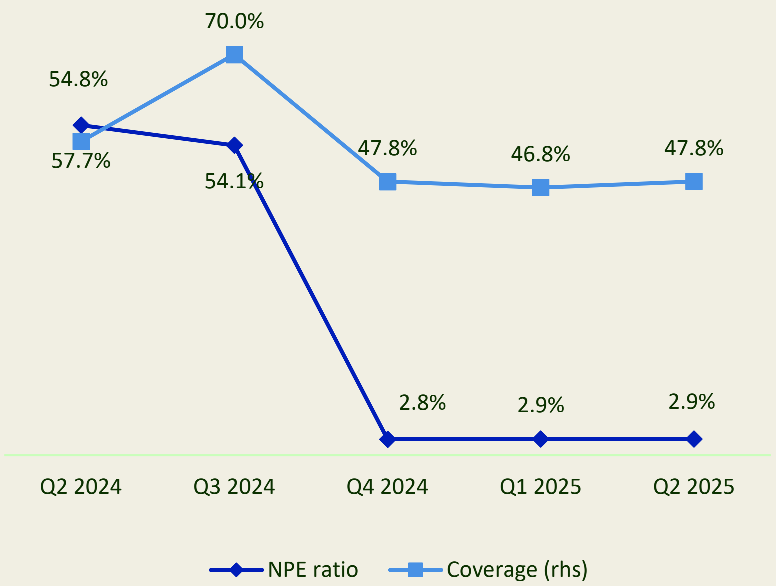
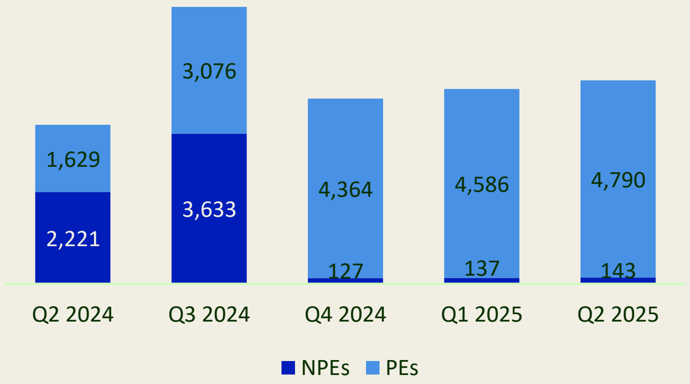
NPE ratio remains flattish below 3%, NPE Coverage widens further

NPE ratio[1] and NPE coverage, Q2 2024 – Q2 2025



Performing (PEs) & NPEs, Q2 2024 – Q2 2025

€4.9bn loans GBV[1]
(o/w €4.8bn PEs)
NPEs amount to 143mln



Note:
1. Including S/N of securitized portfolios

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NPE movements highlight successful clean-up effort in Q4 2024

Average new NPE flows of the last 3 quarters ~ 1% (annualized)

Quarterly NPE flows

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

Quarterly NPE flows by type of loan

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

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Transformation plan

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Growth & Transformation Strategy

Driving Digital Innovation, Operational Excellence, Shaping the Future of Banking

Building a Unified Bank: Operational Merger & IT Integration

Completion of the operational merger and advancement of IT integration, ensuring unified processes, simplified workflows, and enhanced service speed and accuracy.

Shaping the Future of Banking: Digital Transformation & Innovation

Launch of a comprehensive Digital Transformation program with a “digital-first” philosophy, including redesigned e-banking and mobile applications, customer value management, and next-generation branches equipped with e-signature pads and VTMs.

CrediaBank Emerges: A New Corporate Identity

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

Expanding Horizons: Innovative Products & Services

Expansion of the product portfolio with innovative offerings such as New Start Mortgage Loan, Consumer Loan XL, Lombard Loans, R/E investment loans, and new co-financed programs.

One Bank, One Strategy: Unified Pricing & Lending

Adoption of a unified pricing policy and harmonized lending strategy, enhancing transparency, efficiency, and consistency across the entire customer base.

Future-Ready Bank – Operational & Digital Initiatives

Key initiatives shaping operational efficiency and digital capabilities

Operational Excellence

Optimizing operations, integrating systems, and rebranding for a next-generation bank. Key milestones include:

- A redesigned operating model that enhances **automation** and **service efficiency**.
- **Customer experience surveys** completed, with new initiatives underway to benchmark against international standards.
- Deployment of a **new digital platform for mortgage loans**, improving speed and convenience.
- Full **integration of operations and systems**, ensuring seamless service across all channels.
- A **digital-first approach** with a strong focus on mobile solutions.
- Centralized processes that allow branches to focus on **personalized customer engagement**.
- Enhanced information systems, delivering faster and more accurate service.
- The **new Bank name** has been announced, with rebranding across branches and channels in progress and full rollout expected by **Q4 2025**.

Digital Transformation

Enhancing digital channels, modernizing branches, and strengthening customer journeys

- ✓ **Next-generation Mobile App** launched with a redesigned interface and enriched user experience, offering new features such as SWIFT & FX transfers, time deposits, portfolio view, mass bill payments, e-statements, cheque visibility, and a new payment hub.
- ✓ **Branch modernization** underway, including e-signature pads, card-scan entry, and new equipment across branches, with enhanced accessibility solutions for deaf and hard-of-hearing customers.
- ✓ **CRM** fully integrated, bringing all former PCB users onboard and enabling advanced customer campaigns through the new CVM system, with the first automated campaigns launching in November.
- ✓ Expansion of **SME customer journeys** in progress, enhancing service and experience for small businesses.
- ✓ Commitment to **sustainability**, with a shift towards e-statements reducing paper usage.

Sustainability

In H1 2025, we advanced our sustainability strategy across environmental, social and governance dimensions, in line with our commitment to long term value creation.

CrediaBank

Building our ESG strategy – to lead by example and inspire the businesses we serve

E

E - Environment: Reducing our footprint towards net zero

from financing sustainability…

- $ 30 mn in sustainability-linked loans to Shipping
- € 250 mn in RES and green financing, incl. RRF
- € 27 mn commitment for funding RES Energy Storage Systems

✓ Ranking first among Banks in Shipping sustainability linked loans, with 45% green in H12025

✓ New green product for Small Businesses, funding PHV stations < 500KW.

✓ Developed new Sustainable Finance Framework

✓ C&E Risks Materiality Assessment and Policy developed

✓ Streamlining ESG questionnaires for corporates though HBA and joined Banks’ efforts

…to operating responsibly

✓ Reduced Scope 1 & 2 Emissions – relocated HQs to a more energy efficient building

✓ Optimized m^2 occupancy of our physical network by merging 15 branches of ex-PCB and ATB with distance <1km

✓ 88% of our fleet consists of plug-in hybrid/electric vehicles

✓ Charging points for plug in/electrical cars installed in HQ buildings

✓ Transitioned to e-statements, minimizing paper consumption

Next, we are gradually,

✓ renovating our physical branches, achieving significant energy efficiencies (HVAC systems, LED lighting, central monitoring, etc.)

✓ sourcing our energy from RES (Guarantees of Origin)

✓ exploring energy communities and own PHV sources

Building our own ESG strategy – to lead by example and inspire the businesses we serve

S

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

- Accelerated ESG awareness by training 100% of top management, 90% of Business and Risk and 20% of total employees.
- Ready to launch ESG e-learning academy to train 100% of employees.
- 1st place in the "Educational Leaders Awards"- Lead on Board Int.
- Women in leadership: >50% C-level.
- With 17% gender pay gap we are better than market average.
- Well-being: Access to "CyberTalks" program on well-being topics and 24h help line for employees.
- Developed employee discounts on banking products & services, various corporate discounts, children excellence awards along with other employee initiatives.
- Masterclass on "Financial Literacy and Green Financing" to local producers and farmers, building on our "Agro-anelixi" program.
- Zero incidents of data breach.

Building our own ESG strategy – to lead by example and inspire the businesses we serve

G

G - Governance: Operating with transparency and integrity

- 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
- Sustainability Policy
- 100% of employees trained on Anti-Bribery and Corruption in 2025
- Zero incidents in Bribery and Corruption, ISO 37001 in place
- Whistleblowing ISO 37002
- Athex ESG Transparency Score
- CSR Hellas members, preparation to participate in UN Global Compact and UNEP FI
- Active participation in industry working groups

Appendix

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Group Balance Sheet

Assets	H1 2024	9M 2024	FY 2024	Q1 2025	H1 2025
Cash and balances with central bank	161	221	422	153	654
Due from other financial institutions	51	65	80	146	79
Financial assets	611	1,025	1,700	1,359	1,503
Derivative financial instruments - assets	0	0	0	0	0
Net loans and advances to customers	2,632	3,042	4,430	4,659	4,864
Investments in associates	3	2	2	2	2
Property, plant & equipment	38	192	97	100	95
Investment property	47	47	47	47	47
Intangible assets	63	247	247	252	254
Deferred tax assets	146	273	275	275	272
Assets held for sale	102	1,235	241	174	202
Total assets	3,855	6,349	7,540	7,167	7,972
Liabilities					
Due to financial institutions	7	192	101	75	73
Due to customers	3,222	5,731	6,085	5,998	6,556
Debt securities issued	100	148	133	33	178
Defined benefit obligations	5	8	8	7	7
Other provisions	20	25	25	25	25
Other liabilities	49	129	313	157	159
Total liabilities	3,403	6,232	6,665	6,295	6,997
Equity					
Share capital (common Shares)	3	3	81	81	81
Other debt securities	0	0	0	0	100
At par	688	896	1,565	1,565	1,565
Retained earnings	-1,123	-1,982	-2,007	-2,007	-2,006
Reserves	884	1,200	1,236	1,233	1,235
Total equity	452	118	875	872	975
Total Liabilities & Equity	3,855	6,349	7,540	7,167	7,972

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Note:
** Published FS as of 26.09.2025*

Group P&L

Profit & Loss Statement	H1 2024	9M 2024	FY 2024	Q1 2025	H1 2025
Interest income	74.1	121.7	197.0	62.4	125.7
Less Interest expense	-34.2	-57.1	-90.2	-25.5	-47.2
Net interest income	**39.9**	**64.6**	**106.7**	**36.8**	**78.5**
Income from fees and commissions	10.8	18.6	31.6	10.6	24.6
Less Fees and commissions expense	-3.5	-6.7	-12.6	-3.5	-7.6
Net fees & commission income	**7.3**	**12.0**	**19.0**	**7.1**	**17.0**
Profit / (loss) from financial transactions	1.7	2.2	5.7	1.5	3.5
Profit / (loss) from investment portfolio	1.8	5.0	6.3	1.1	2.1
Dividends	0.1	0.1	0.6	0.0	0.4
Other income / (expenses)	1.6	2.2	4.0	8.6	9.6
Total Non-Core Income	**5.1**	**9.6**	**16.5**	**11.2**	**15.6**
Total Recurring Operating Income	**52.4**	**86.2**	**142.3**	**55.1**	**111.1**
Non-Recurring Revenues	5.6	5.6	5.9	1.3	9.8
Total Reported Operating Income	**58.0**	**91.8**	**148.2**	**56.4**	**120.9**
Personnel costs	-17.1	-28.0	-47.7	-19.4	-37.9
General & admin expenses	-9.8	-17.7	-31.3	-8.8	-22.5
Depreciation	-8.2	-13.2	-19.4	-6.7	-11.8
Total Recurring operating expenses	**-35.0**	**-58.9**	**-98.4**	**-35.0**	**-72.2**
Restructuring & project costs	-1.6	-11.7	-16.8	-14.6	-29.0
o/w Staff leaving expense & incentive	-0.6	-2.0	-6.0	-14.3	-26.8
o/ w Other restructuring & project costs	-1.0	-9.7	-10.8	-0.3	-2.2
Total operating expenses	**-36.6**	**-70.6**	**-115.2**	**-49.6**	**-101.1**
Recurring PPI	**17.4**	**27.3**	**43.9**	**20.1**	**38.9**
PPI (reported)	**21.4**	**21.2**	**33.0**	**6.8**	**19.7**
Provisions for expected credit losses	-15.8	-404.7	-398.2	-4.8	-9.4
Results from investments in associates	0.0	-0.4	-0.4	0.1	0.1
PPA depreciation	0.0	0.0	-2.0	-1.0	-1.9
Profit / (loss) before income tax	**5.7**	**-383.9**	**-367.6**	**1.1**	**8.5**
Income Tax	-0.5	40.5	42.2	-1.0	-3.6
Profit / (loss) after income tax	**5.2**	**-343.3**	**-325.5**	**0.1**	**4.9**

Note:
** Published FS as of 26.09.2025*

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Group P&L

Profit & Loss Statement	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
Interest income	37.6	47.6	75.3	62.4	63.3
Less Interest expense	-17.0	-22.9	-33.2	-25.5	-21.6
Net interest income	**20.6**	**24.7**	**42.1**	**36.8**	**41.7**
Income from fees and commissions	6.1	7.8	13.0	10.6	14.1
Less Fees and commissions expense	-1.8	-3.2	-6.0	-3.5	-4.2
Net fees & commission income	**4.2**	**4.6**	**7.0**	**7.1**	**9.9**
Profit / (loss) from financial transactions	0.9	0.5	3.4	1.5	2.0
Profit / (loss) from investment portfolio	0.6	3.2	1.3	1.1	1.1
Dividends	0.1	0.1	0.4	0.0	0.3
Other income / (expenses)	0.8	0.7	1.7	8.6	1.0
Total Non-Core Income	**2.3**	**4.4**	**6.9**	**11.2**	**4.4**
Total Recurring Operating Income	**27.1**	**33.8**	**56.1**	**55.1**	**56.0**
Non-Recurring Revenues	2.3	0.0	0.3	1.3	8.5
Total Reported Operating Income	**29.4**	**33.8**	**56.3**	**56.4**	**64.4**
Personnel costs	-8.2	-10.9	-19.7	-19.4	-18.5
General & admin expenses	-6.0	-7.9	-13.7	-8.8	-11.9
Depreciation	-4.1	-5.0	-6.2	-6.7	-6.8
Total Recurring operating expenses	**-18.4**	**-23.9**	**-39.5**	**-35.0**	**-37.2**
Restructuring & project costs	-0.8	-10.2	-5.1	-14.6	-14.4
o/w Staff leaving expense & incentive	*-0.3*	*-1.5*	*-4.0*	*-14.3*	-12.5
o/ w Other restructuring & project costs	*-0.5*	*-8.7*	*-1.1*	*-0.3*	-1.9
Total operating expenses	**-19.2**	**-34.0**	**-44.6**	**-49.6**	**-51.5**
Recurring PPI	**8.7**	**9.9**	**16.6**	**20.1**	**18.8**
PPI (reported)	**10.2**	**-0.2**	**11.8**	**6.8**	**12.9**
Provisions for expected credit losses	-1.2	-389.0	6.5	-4.8	-4.6
Results from investments in associates	0.0	-0.4	0.0	0.1	0.0
PPA depreciation	0.0	-0.4	-2.0	-1.0	-1.0
Profit / (loss) before income tax	**9.1**	**-389.6**	**16.3**	**1.1**	**7.4**
Income Tax	-0.3	41.1	1.6	-1.0	-2.6
Profit / (loss) after income tax	**8.7**	**-348.5**	**17.9**	**0.1**	**4.8**

Note:
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CrediaBank

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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