

PRESS RELEASE

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CrediaBank Financial Results 2025

Closing 2025 with €1.1 billion in net credit expansion, €82.5 million in recurring operating profit, €57.8 million in recurring profit before tax, and significant business developments, CrediaBank is now firmly established within the banking system

CrediaBank concluded 2025 with new historic highs in profitability and loan disbursements, confirming the strength of its business model. Beyond significant business developments both domestically and internationally—such as the strategic partnership with Euronet and the planned acquisition of HSBC Malta, subject to the required regulatory approvals—the Bank’s financial performance further reinforces its upward trajectory.

In 2025, a year of restart for CrediaBank, the Bank achieved strong credit expansion while maintaining high liquidity levels and recording a historic high in deposits. In addition, it further strengthened its capital adequacy and achieved the highest level of recurring profit before provisions in its history, confirming the success of the transformation plan launched three years ago.

Financial performance in 2025

Specifically, recurring profit before provisions reached €82.5 million, up 88% year-on-year. Recurring profit before tax amounted to €57.8 million, an increase of 93% compared to the previous year, driven by strong growth in organic revenues and improved cost efficiency.

New loan disbursements reached €3.4 billion, up 47% year-on-year, marking the Bank’s best historical performance and significantly exceeding the €2.1 billion target set in the business plan. Net credit expansion reached a historic high of €1.1 billion, up 16% compared to 2024, also surpassing the €1 billion credit expansion target for the year. As a result, net interest income increased by 58% to €168.3 million. Net fee and commission income amounted to €37.2 million, up 96%, representing 16.5% of recurring income, while client assets under management reached €832 million, up 10% compared to the end of 2024.

Group deposits rose to nearly €6.8 billion, an increase of 11% year-on-year, supported by a strong liquidity profile (Loan-to-Deposit Ratio of 66% and Liquidity Coverage Ratio of 162%), achieving almost double the growth rate compared to the average deposit growth of the market.

The Group's core income (net interest income and net fee income) increased by 63% to €205.5 million, while recurring operating income reached €225.9 million, up 59% year-on-year.

Despite the increase in operating expenses due to the absorption of the former Pancreta Bank, the cost-to-recurring-income ratio improved significantly, falling to 63.5% from 69.1% in 2024. The completion of the operational merger at the end of the third quarter of 2025, along with the successful rationalization of the branch network and workforce, is expected to lead to further continuous improvements in the Bank's cost base during 2026.

The Non-Performing Exposures (NPE) ratio stood at 2.9%, remaining stable on a quarterly basis, while the NPE coverage ratio increased to 48.2%. The CET1 ratio reached 11.0%, significantly above the minimum regulatory requirement (9.0%), while the Total Capital Ratio (TCR) stood at 17.4%, comfortably above the minimum required threshold (13.8%).

On the occasion of the announcement of the 2025 financial results, the CEO of CrediaBank, Eleni Vrettou, stated: *"2025 was a year of restart that led us onto a new path defined by boldness, balanced strategy and determination. We moved along two parallel pillars: Growth and Transformation, confirming the soundness of the Bank's restructuring plan that we put into effect nearly three years ago. In 2025, we almost doubled all our key figures compared to the previous year and also achieved a major operational transformation: a new brand name, completion of the operational merger with systems migration, a new branch concept, a new strategic partnership in the payments sector creating the largest ATM network nationwide with 2,500 locations available to our customers, the potential entry into the stock market, and of course our planned expansion into the rapidly growing Maltese market through the country's second largest bank. These achievements aim to establish a new position for us within the banking ecosystem. At the same time, our steady growth, with increasing market share across all our activities, together with record loan disbursements and credit expansion, demonstrate the need of the Greek real economy—both businesses and individuals—for a new alternative banking proposition. This is a role we are committed to serve, with the trust of our people, our customers, our shareholders and the Supervisory Authorities."*