



IMPORTANT NOTICE - DISCLAIMER

THIS ANNOUNCEMENT IS NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION, DIRECTLY OR INDIRECTLY, IN OR INTO THE UNITED STATES, CANADA, AUSTRALIA, JAPAN OR ANY OTHER JURISDICTION WHERE SUCH RELEASE, PUBLICATION OR DISTRIBUTION WOULD BE UNLAWFUL.

ANNOUNCEMENT REGARDING THE POTENTIAL TARGET MARKET FOR THE NEW ORDINARY REGISTERED VOTING SHARES OF "CREDIABANK S.A." (THE "COMPANY") OFFERED TO THE INVESTING PUBLIC THROUGH A PUBLIC OFFERING IN GREECE ("NEW SHARES") AND TO BE ADMITTED TO TRADING ON THE MAIN MARKET OF THE REGULATED SECURITIES MARKET OF THE ATHENS STOCK EXCHANGE

The Placement Coordinators, namely "EUROXX Securities S.A.", "Pantelakis Securities S.A.", "Optima bank S.A." and "AMBROSIA CAPITAL HELLAS SINGLE MEMBER INVESTMENT SERVICES S.A.", in accordance with Article 16(3) of Law 4514/2018 and the Executive Committee Act of the Bank of Greece No. 234/3/23.09.2024, as well as Article 9 of the Decision of the Board of Directors of the Hellenic Capital Market Commission No. 1/808/7.2.2018 (as in force), regarding product governance obligations, announce that, in cooperation with the Company, they have carried out an assessment of the potential target market of the New Shares offered through a public offering in Greece, as follows:

- (i) The potential target market of the New Shares includes eligible counterparties, professional clients and retail clients, as defined in Law 4514/2018, as in force, with at least basic knowledge and experience in investment products and services, with at least a moderate risk tolerance, regardless of investment time horizon, and with an investment objective of capital growth, income through the receipt of dividends and/or risk hedging.
- (ii) All distribution channels for the New Shares (i.e., investment services of investment advice, portfolio management, order reception/transmission, and order execution) are considered appropriate for investors within the potential target market.

IMPORTANT NOTICE – DISCLAIMER

This announcement has been prepared for informational purposes only. The information contained herein is not for release, publication or distribution, directly or indirectly, in or into the United States, Canada, Australia, Japan or any other jurisdiction in which such release, publication or distribution would be unlawful.

This announcement is not an offer of securities for sale in the United States. The securities referred to herein have not been and will not be registered under the US Securities Act of 1933 (the "Securities Act") and may not be offered or sold in the United States absent registration or an exemption from registration. No public offering of securities is being made in the United States.

The distribution of this announcement may be restricted by law in certain jurisdictions and persons into whose possession this announcement or other information referred to herein comes should inform themselves about and observe any such restriction. Any failure to comply with these restrictions may constitute a violation of the securities laws of any such jurisdiction.

The information contained herein shall not constitute an offer to sell or the solicitation of an offer to acquire, nor shall there be any sale of the securities referred to herein, in any jurisdiction in which such offer, solicitation or sale would be unlawful.

The Company has not authorized any offer to the public of securities in any Member State of the European Economic Area other than Greece (each other Member State, a "Relevant State"). With respect to each Relevant



State, no action has been undertaken or will be undertaken to make an offer to the public of securities requiring publication of a prospectus in any Relevant State. As a result, the securities may only be offered in Relevant States (a) to any legal entity which is a qualified investor as defined in Article 2 (e) of Regulation (EU) 2017/1129 (the "Prospectus Regulation") (each, a "Qualified Investor"); or (b) in any other circumstances which do not require the publication by the Company of a prospectus pursuant to Article 3 of the Prospectus Regulation. For the purposes of this paragraph, the expression an "offer of securities to the public" means a communication to persons in any form and by any means, presenting sufficient information on the terms of the offer and the securities to be offered, so as to enable an investor to decide to purchase or subscribe for those securities.

In addition, the Company has not authorized any offer to the public of securities in the United Kingdom and no action has been undertaken or will be undertaken to make an offer to the public of securities that could require publication of a prospectus in the United Kingdom. Accordingly, this communication is only being distributed in the United Kingdom to persons who are qualified investors within the meaning of Paragraph 15, Part 1, Schedule 1 of the Public Offers and Admissions to Trading Regulations 2024/105 (the "POAT Regulations") who are persons (i) falling within the definition of "investment professionals" in Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005, as amended (the "Order"), (ii) who are high net worth companies as described in Article 49(2)(a) to (d) of the Order, or (iii) to whom such investment or investment activity may otherwise lawfully be communicated (all such persons together being referred to as "Relevant Persons"). Any investment or investment activity to which this communication relates will, in the United Kingdom, only be available to, and will only be engaged in with, Relevant Persons. Any person in the United Kingdom who is not a Relevant Person must not act or rely on this presentation or any of its contents.

Any investment activity to which this announcement relates is available only to investors resident in Greece, Qualified Investors in Relevant States, and Relevant Persons in the United Kingdom, and may only be conducted with such persons. Persons who are not Qualified Investors (in Relevant States) or Relevant Persons (in the United Kingdom) should not act or rely on this announcement or any of its contents.