

ANNOUNCEMENT

Completion of the Merger by absorption of “Evropi Holdings Société Anonyme” by “CrediaBank S.A.” - Admission and commencement of trading of the 212,257,200 new common, registered shares with voting rights, of a nominal value of €0.06 each, of “CrediaBank S.A.”

30.10.2026

The banking société anonyme under the name “**CrediaBank S.A.**” and the distinctive title “CrediaBank” (“**CrediaBank**”) and the société anonyme under the name “**ΕΥΡΩΠΗ HOLDINGS SOCIÉTÉ ANONYME**” and the distinctive title “ΕΥΡΩΠΗ HOLDINGS S.A.” (“**Evropi**”, and together with CrediaBank the “**Merging Companies**”) announce to the investing public that, further to the registration with the General Commercial Registry of the decision of the Ministry of Development on 30.10.2026 with protocol no. 4309759 ΑΠ /30.10.2026, the merger by absorption of Evropi by CrediaBank was completed, in accordance with the provisions of Article 16 of Law 2515/1997, the applicable provisions of Law 4601/2019 and of Law 4548/2018, as in force, which merger was approved by the decisions of the Extraordinary General Meetings of shareholders of CrediaBank and of Evropi on 23.10.2026 (the “**Merger**”).

As from the date of registration of the Merger notarial deed with the General Commercial Registry, the Merger was consummated and the following effects occurred automatically and simultaneously, both between CrediaBank and Evropi and vis-à-vis third parties:

(a) CrediaBank was substituted by operation of law, in accordance with the provisions of Article 16 of Law 2515/1997 and of par. 2 of Article 18 of Law 4601/2019, as in force, as universal successor of the entire property (assets and liabilities) of Evropi, as that property is reflected in the transformation balance sheet of Evropi, as the absorbed company, dated 30.06.2026, and has been formed up to the completion of the Merger. The universal succession covers all the rights, intangible assets, demands, claims, whether or not in litigation, the obligations and, in general, the legal relationships of Evropi, including the administrative licenses and approvals issued in favor of Evropi.

(b) Evropi was dissolved automatically without being placed under liquidation, and ceased to exist, while its shares are delisted from Euronext Athens on 30.10.2026 - at the end of the day.

(c) Any pending legal proceedings of Evropi, or against it, are continued automatically by CrediaBank, in accordance with the provisions of Article 16 of Law 2515/1997 and of par. 3 of Article 18 of Law 4601/2019, as in force, and without any other formality on the part of CrediaBank.

(d) 212,257,200 new common registered shares with voting rights of CrediaBank, of a nominal value of €0.06 each (hereinafter the “**New Shares**”), were issued, which are distributed to the shareholders of Evropi on the basis of the agreed exchange ratio, i.e. 1.4461103244394 new

common registered shares of CrediaBank for each one (1) common registered share of Evropi. As a result, the shareholders of Evropi become shareholders of CrediaBank, while the shareholders of CrediaBank retain after the Merger, the same number of shares they held before the Merger, of a new nominal value of €0.06 each. Following the above, the share capital of CrediaBank, as formed as a result of the Merger, amounts to €132,473,401.74, divided into 2,207,890,029 common registered shares with voting rights, of a nominal value of €0.06 each.

The New Shares shall be credited to the accounts and the securities accounts of the beneficiaries in the Dematerialized Securities System (D.S.S.) on 30.10.2026. It is noted that the beneficiaries of the New Shares are the shareholders who were registered in the Dematerialized Securities System (D.S.S.) as shareholders of Evropi on 29.10.2026 (record date). The crediting of the New Shares shall be carried out directly to the securities accounts of the beneficiaries, without any action being required on their part.

Any in rem encumbrances, pledges, usufructs, attachments or other legal charges registered in the D.S.S. on shares of Evropi as at the reference date are transferred automatically to the corresponding New Shares.

It is clarified that any fractional balances arising from the application of the exchange ratio do not create a right to receive a fraction of a share. The shares formed by the aggregation thereof shall be disposed of by CrediaBank through Euronext Athens and the net proceeds of the disposal shall be paid to the beneficiaries.

It is noted that the admission of the New Shares to trading on the regulated market of Euronext Athens is exempt from the obligation to publish a Prospectus or other information document, given that the exemption of Article 1 par. 5(a) of Regulation 2017/1129 of the European Parliament and of the Council applies.

Euronext Athens, on 30.10.2026, approved the admission and commencement of trading of the New Shares of CrediaBank.

The commencement of trading of the New Shares on the Main Market (regulated market in accordance with Law 4514/2018) of Euronext Athens shall take place on the first trading day after the completion of the Merger, i.e. on 2.11.2026.

For further information, investors may contact info@crediabank.com.