

Information Document

Pursuant to Article 1 par. 5 (h) of Regulation (EU) 2017/1129 of the European Parliament and of the Council, regarding the admission to trading of 2,037,142 new common registered voting shares, with a nominal value of €0.05 each, issued by "CREDIABANK S.A." in the context of a Program for the Free Allocation of Shares pursuant to Article 114 of Law 4548/2018

Chalandri, 29 May 2026

CREDIABANK S.A. (the "**Bank**") informs investors, in accordance with Article 1 par. 5(h) of Regulation (EU) 2017/1129, as in force, of the free distribution of 2,037,142 new common registered voting shares, with a nominal value of €0.05 each (the "**New Shares**"), which were issued by the Bank through the capitalization of an amount of reserve from the issuance of shares at a premium by an amount of €101,857.10, in the context of the Program for the Free Allocation of Shares for senior executives (including the executive members of the Board of Directors), pursuant to Article 114 of Law 4548/2018, as approved by the Extraordinary General Meeting of the Bank's shareholders on 27.03.2026 (the "**Program**"). In particular:

The free distribution of the New Shares will be effected pursuant to the resolution of the Extraordinary General Meeting of the Bank's shareholders dated 27.03.2026, which established the Program, which expressly authorized the Board of Directors (i) to determine, amend, specify and adjust, subject to the provisions of Law 3864/2010, as in force from time to time, the specific terms and any detail regarding the implementation of the Program, at its discretion, including, indicatively, the criteria for the distribution of the aforementioned shares, the deferral period and the vesting conditions of the shares, and (ii) to determine the beneficiaries or their categories and to take any necessary action for the allocation of the shares, in accordance with the terms of the Program, within the framework of the resolution of the General Meeting, the Variable Remuneration Schemes in force from time to time and taking into account the applicable legal and regulatory framework, following



all the necessary supervisory and regulatory approvals and the relevant recommendation of the Bank's Corporate Governance, Nominations, Human Resources and Remuneration Committee.

In implementation of the Program, and pursuant to the authority granted to the Board of Directors by the same aforementioned General Meeting of the Bank's shareholders dated 27.03.2026, in accordance with Article 24 par. 1(b) of Law 4548/2018, the Board of Directors of the Bank, at its meeting dated 16.04.2026, decided to increase the Bank's share capital by the amount of €101,857.10 through the capitalization of an equal amount of reserve from the issuance of shares at a premium, with the issuance of the New Shares, and to distribute the New Shares free of charge to the beneficiaries of the Program (the "**Beneficiaries**") in accordance with the Program.

The reward of the Beneficiaries through the Program forms part of the Bank's strategy to retain and attract talented executives and to incentivize them, in both the short and the long term, toward the achievement of the Bank's business plan and strategic priorities, thereby aligning the Bank's policy in this area with international best practices in remuneration across the sector and the market, while recognizing and rewarding the contribution of the executives to the results of the Bank and its Group, ensuring, *inter alia*, the maintenance of a sound capital base as well as compliance with the applicable supervisory and regulatory framework.

Pursuant to the resolution of the Board of Directors dated 07.04.2026, the New Shares will be distributed to a total of 26 Beneficiaries, while the mandatory holding period for the New Shares is 12 months from the date on which the New Shares are credited to the Beneficiaries' investor shares and securities accounts in the Dematerialized Securities System (DSS) of the company "Euronext Securities Athens S.A.".

On 29.05.2026, the above mentioned decision of the Board of Directors dated 16.04.2026 was registered in the General Commercial Registry (GEMI), with registration number 6067203, by virtue of the power granted to it by the Extraordinary General Meeting of the Bank's shareholders on 27.03.2026,



according to which it was decided: a) The increase of the Bank's share capital by €101,857.10, through the capitalization of an equal amount of reserve from the issue of shares at par, through the issuance of 2,037,142 new, common, registered voting shares of a nominal value of €0.05 each, which will be distributed free of charge to senior executives (including the executive members of the Board of Directors); in accordance with the free share distribution program of the Bank in accordance with article 114 of L. 4548/2018, approved by the Extraordinary General Meeting of shareholders on 27.03.2026. and b) The corresponding amendment of Article 5 of the Bank's Articles of Association.

Following the aforementioned share capital increase, the Bank's share capital amounts to €99,752,477.45 divided in 1,995,049,549 common registered voting shares with a nominal value of five cents (€0.05) each.

The New Shares are of the same class as the Bank's shares already traded on the Main Market of Euronext Athens.

The Bank will follow the procedure for listing the New Shares for trading in Euronext Athens, in accordance with the provisions of the Rulebook of Euronext Athens and the relevant decisions of the Board of Directors of Euronext Athens. The New Shares are expected to be listed for trading on the second (2nd) business day following Euronext Athens' approval of their listing. The offering price of the Company's shares in Euronext Athens on the commencement date of trading will be determined in accordance with the Rulebook of Euronext Athens and Decision No. 26 of the Board of Directors of Euronext Athens, as in force. The New Shares will be registered on the commencement date of trading in the records of the company "Euronext Securities Athens S.A." and in the investor shares and securities accounts that the Beneficiaries maintain in the Dematerialized Securities System (DSS) of Euronext Athens, in accordance with applicable law.

The Bank will inform investors of the exact date on which the New Shares will be listed for trading in Euronext Athens.



Pursuant to Article 1 par. 5(h) of Regulation (EU) 2017/1129, as in force, there is no obligation to publish a prospectus for the admission of the New Shares to trading in Euronext Athens, since the New Shares are of the same class as the Bank's shares already traded in the same aforementioned regulated market, and this information document includes information regarding the number and nature of the securities being issued, as well as the reasons for and details of their distribution.

The person responsible for preparing this information document and for the accuracy of its content is Mrs Valerie Skoubas, Chief Financial Officer.

This information document is available to interested parties in hard copy at 29.05.2026 at the Bank's headquarters, 260 Kifisias Avenue, Chalandri, 15231 (tel. 210 3669000), and in electronic form on its website at www.crediabank.com.

For more information, interested parties may contact the Bank's Shareholder Services Department during business days and hours at the email address custodyservices@crediabank.com.