

**Athens, 5/11/2025**

**CrediaBank enters into a definitive agreement with Unión de Créditos Inmobiliarios S.A. E.F.C. to acquire a portfolio of performing residential mortgage loans (Project Galene)**

CrediaBank (the “**Bank**”) announces that it has signed a definitive agreement to acquire from the Spanish financial institution Unión de Créditos Inmobiliarios, S.A. E.F.C. (“**UCI**” or the “**Seller**”) a portion of a secured portfolio of claims arising from performing residential mortgage loans with an outstanding principal balance (as of 31<sup>st</sup> March 2025) of approximately €90 million (the “**Galene Portfolio**” or the “**Transaction**”).

The Transaction forms part of the broader transaction for the sale of UCI’s assets in Greece where the Bank acted in consortium with Davidson Kempner Capital Management LP (“**Davidson Kempner**”) and Cepal Services and Holdings S.A. (“**Cepal**”).

The Transaction confirms the Bank’s growth potential and its commitment to deliver on its strategic plan through the continuous exploration and utilization of opportunities that create long-term value for its shareholders and customers. As part of the Transaction, the Bank will selectively expand and enhance its client base through high quality assets, with the objective of further expanding its business with the portfolios’ clients. The portfolio acquisition strengthens the Bank’s position in the mortgage lending market, contributes to the maintenance of a balanced risk profile, and enables further support for creditworthy borrowers across Greece.

The Transaction is expected to be completed before the end of 2025. UCI Greece Credit and Loan Receivables Servicing Company, which currently services the loans of Galene Portfolio on behalf of UCI, will continue to service the portfolio for a transitional period until the relevant client base and services are ultimately assumed by the Bank.

PwC M&A Consulting Services P.C. (“**PwC**”) acted as financial advisor to the Bank, and legal advice was provided by Vyzas – Grigoriadou & Partners law firm (“**PwC Legal Services**”).

**CrediaBank Societe Anonyme Banking Company**