CrediaBank

INTERIM FINANCIAL REPORT

For the period from 1st January
June 2025

(In accordance with L. 3556/2007)

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I. STATEMENT OF THE MEMBERS OF THE BOARD OF DIRECTORS

We, hereby, declare and certify that to the best of our knowledge, the semiannual Condensed Financial Information for the period ended on 30.6.2025, approved by the Board of Directors, has been prepared in accordance with the applicable accounting standards (International Financial Reporting Standards), gives a true and fair representation of assets, liabilities, equity and results of the period for CrediaBank and the entities included in the consolidated financial statements as an aggregate, in accordance with article 5 paragraphs 3 – 5 of Law 3556/2007, and the Board of Directors' semiannual management report presents fairly the information required by article 5 paragraph 6 of Law 3556/2007.

Chalandri, 26 September 2025

As and on behalf of the Board of Directors

THE CHAIRMAN OF THE BOARD OF DIRECTORS	THE CHIEF EXECUTIVE OFFICER	THE MEMBER OF THE BOARD OF DIRECTORS
CONSTANTINOS M. HERODOTOU	**ELENI CH. VRETTOU**	**AIMILIOS P. GIANNOPOULOS**
ID No. 0000760047	**ID No. AB 515487**	**Passport No. 558746269**

Board of Directors'
Semiannual Management Report

Introduction

Dear Shareholders,

We are hereby presenting to your attention the semiannual report of the Board of Directors for the closing period 1.1.2025 to 30.6.2025. This report includes condensed information about the Group and the Bank "CrediaBank Societe Anonyme Banking Company", financial information aimed at providing general information to shareholders and investors about the financial performance and the results, the overall course of operations and the changes that took place in the closing period (1.1.2025 – 30.6.2025) as well as significant events and the impact thereof on the financial statements for this period. Furthermore, the main risks and uncertainties that the Group and the Bank may face in the future are described in line with the most significant transactions performed between the Bank and related parties.

The financial environment prevailing in the first six-month period of 2025 can be described as follows:

International Economy: Stable but low growth in early 2025, as inflation eases and monetary stance softens

The global economy continued to expand in the first quarter of 2025, albeit at a moderate pace, as the decline in inflation was accompanied by a gradual easing of monetary policy. In the first and second quarters, the growth rate of OECD countries increased by 1.7% annually, remaining close to 2024 levels. The most developed economies (G7) recorded growth of 1.5% in both quarters, while the 20 largest economies (G20) recorded a rate of 3.3% in the first quarter, according to available data.

Inflation is easing due to lower energy prices, the stabilization of supply chains, and restrained demand due to monetary tightening. In June 2025, annual inflation in the 38 OECD countries stood at 4.2%, while core inflation was 4.5%. Energy prices increased marginally by 0.9%, while food prices increased by 4.6%. Central banks began cautious interest rate cuts as inflationary pressures eased but remained persistent in services.

Eurozone: Positive annual real GDP growth in the Eurozone in the first half of 2025 and further easing of inflation. High levels of geopolitical, political, and trade uncertainty.

According to the latest European Commission estimate, GDP in the Eurozone (EZ) grew by 0.9% in 2024, following lower growth of 0.4% in 2023, while a similar growth rate of 0.9% is expected in 2025. In the first quarter of 2025, the EZ growth rate was around 1.6% on an annual basis, while in the second quarter, growth was 1.5%. Inflation fell to 2.4% in 2024 from 5.4% in 2023, with a further decline to 2.1% projected for 2025 overall. In June 2025, inflation reached 2.0% on an annual basis, up from 1.9% in May and 2.5% in June 2024.

In light of these developments in the components of GDP in the Eurozone in the first quarter of 2025, the contribution of net exports was negative (-0.4%), down from zero in the previous quarter. The deterioration in the contribution of net exports in the first quarter of 2025 was due to the larger increase in the contribution of imports relative to exports. This negative effect was fully offset by the contribution of domestic demand, which stood at 1.9% of GDP, compared to an effect of 1.2 percentage points in the previous quarter. The contribution of private consumption decreased marginally to 0.7% in the first quarter of 2025 from 0.8% in the fourth quarter of 2024, while the contribution of public consumption remained stable at 0.5%. The contribution of gross investment turned positive (0.7%) from negative in the previous quarter (-0.2%).

Annual employment growth in the Eurozone is estimated at around 0.6% in the second quarter of 2025, down from +0.8% in the previous quarter. For 2024 overall, employment increased by 1.0%, while in 2025 it is projected to increase by 0.5%. Unemployment, as a percentage of the labor force, stood at 6.4% in 2024, down from 6.6% in 2023, while in 2025 it is projected to decrease marginally to 6.3%. The **average general government deficit of Eurozone** members in 2024 stood at 3.1% and is projected to increase to 3.2% in 2025. In 2025, the EZ debt-to-GDP ratio is projected to increase to 89.9% from 88.9% in 2024. The imposition of tariffs on a number of countries and regions, including the EU, by the Trump administration is weighing on exports and investment, with significant consequences for the European and global economy.

Regarding the **European common monetary policy framework**, in June 2025, the European Central Bank decided to reduce its three key interest rates by 25 basis points, following similar reductions in April and March. This is the eighth reduction in key interest rates since June 2024 (interest rates remained unchanged in July). Based on the dynamics of underlying inflation, the future outlook for its development, and the strength of monetary policy transmission, it was deemed appropriate to further ease monetary policy following the April reduction in key interest rates. The Governing Council of the ECB is determined to ensure that inflation stabilizes around its medium-term target of 2%. The ECB's exposure under the asset purchase programme (APP) portfolio is declining at a steady pace, as the Eurosystem is no longer reinvesting the principal payments from maturing securities. The Governing Council has discontinued reinvestments under the PEPP at the end of 2024. Finally, the Transmission Protection Instrument (TPI) is available to offset unwanted, unpredictable market movements that could negatively affect the transmission of monetary policy in the Euro area, with the aim of maintaining price stability.

USA: Slowdown in growth, trade tensions, and cautious monetary easing

The US economy grew at a rate of 2.0% in the first quarter and 2.1% in the second quarter of 2025, lower than in 2024, as consumption slowed and business investment was constrained by uncertainty over tariffs and fiscal policy. Unemployment rose slightly to 4.3% in August, while the labor market is showing signs of balancing with slower job creation. Inflation (PCE) stood at 2.6% in July, but new tariffs on imported goods create upside risks for the second half of the year. The Fed remains cautious in its decisions due to trade tensions and fiscal uncertainty, while the executive branch is pushing for looser monetary policy.

Asia: Steady growth in China with challenges, strong momentum in India, particularly low inflation in Asian economies

China's economy grew by 5.4% in the first quarter and 5.2% in the second, exceeding the 5% target, thanks to strong manufacturing, exports to markets outside the US, and support measures. However, consumption remains weak, the real estate market is under pressure, and new US tariffs are creating uncertainty for the second half of the year. The government has boosted infrastructure spending and cut interest rates, while presenting a plan to stimulate consumption, focusing on services and social protection.

In India, Asia's second-largest growing economy, growth remained strong at 6.9% and 7.3% respectively, supported by private consumption, public investment, and strong manufacturing. Inflation fell to historic lows (2.1% in June), allowing the central bank to continue its cycle of interest rate cuts. Momentum is being bolstered by high PMIs in manufacturing and services, while exports are benefiting from the realignment of value chains due to US tariffs on competitors.

Greek Economy: Resilient growth of the Greek economy in the first half of 2025 thanks to the dynamic performance of total consumption and the improvement of the external balance

In an environment of inherent uncertainty due to the turmoil in international trade, the escalation of geopolitical tensions in Ukraine and the Middle East, the possible undermining of interest rates, a high domestic deficit with structural characteristics, and persistent inflationary pressures**, the Greek economy showed resilience in its growth during the first half of 2025, recording an increase of +1.7% annually.** It is worth noting that this growth continues to exceed the **Eurozone average** (+1.5%), albeit at a converging rate.

In the first half of 2025, **private consumption (+1.1% annually) was once again the main driver of growth**, benefiting from stronger employment and despite the increase in wage costs, while **public consumption also made a positive contribution (+0.7% annually).** Similarly, fixed investments showed significant growth of +6.5%, with the largest contribution coming from investments in transport equipment (+30.1% from -3.1% in the previous quarter) and investments in housing (+15.2% from +0.1%). In contrast, **total investments decreased by -10.4%,** which is primarily attributed to the decline in inventories.

The **external balance showed a significant improvement**, as the **positive performance of total exports** (+1.9%) – driven by the increase in exports of services (+3.9%) and despite the decline in exports of goods (-1.1%) – was combined with a **notable decrease in total imports** (-3.2%) – due to the decrease in imports of goods (-4.8%) and despite the increase in imports of services (+1.5%). As a result, the external balance deficit in national accounts declined by approximately €1 billion compared to the previous year.

In terms of economic performance, **gross value added (GVA)** increased in the first half of 2025, at a slower pace (+1.3% annually) compared to GDP, with the largest annual increase recorded in the Construction sector (+11.0%), followed by the Primary sector (+5.5%), Trade (+1.8%) and the Tertiary sector (+0.6%). In contrast, Manufacturing showed a marginal decrease (-0.1%).

In terms of price trends, the first half of 2025 **recorded an increase** compared to the same period last year. The average annual rate of change in the National Consumer Price Index (CPI) stood at +2.5% (compared to +2.8% last year), while the Harmonized Index of Consumer Prices (HICP) increased by +3.1% (compared to +3.0% a year ago). This rate exceeded the Eurozone average (+2.2%), with stronger inflationary pressures mainly in service sectors such as housing, accommodation, and food services.

The latest labour market data for the second quarter of 2025 is encouraging. The unemployment rate decreased further, to +8.6% compared to +9.8% in the corresponding quarter of 2024 (-1.2 percentage points). At the same time, employment recorded an increase of +1.4% on an annual basis, while in the period January–July 2025, the balance of recruitment and departures in the private sector was positive and strengthened by 15,600 jobs compared to the corresponding period in 2024.

In terms of public finances, the cash-based **budget implementation** for the first five months of 2025 performed better than expected. The **cash balance of the state budget** became surplus in the first five months of 2025 and amounted to €1,875 million (0.8% of GDP), compared to a deficit of €535 million (0.2% of GDP) in the corresponding period of 2024, thanks to both an increase in net revenues (+7.8% or €2.09 billion) and a reduction in expenditures (-1.2% or -€325 million). The primary surplus on a modified cash basis stood at €5,343 million (2.2% of GDP) in the first five months of the year, compared to a target of €1,055 million and a primary surplus of €3,197 million (1.3% of GDP) for the same period in 2024. However, the improvement is largely due to timing differences in receipts and payments. For 2024 overall, the General Government recorded a fiscal overperformance and a significant improvement compared to 2023, with a fiscal surplus of 1.3% of GDP and a primary surplus of 4.8% of GDP, compared to targets of a deficit of -1.1% of GDP and a primary surplus of 2.1% of GDP, respectively.

General Government debt decreased in 2024 in absolute terms for the first time since 2019, from €369,110 million in 2023 to €364,885 million in 2024. The decrease as a percentage of GDP was even greater, from 163.9% in 2023 to 153.6% in 2024. The decrease in the ratio is due both to the improvement in the fiscal balance and to the strong economic growth recorded year after year. For 2025, the situation is expected to be further improved. High nominal growth is projected and debt is expected to remain stable in absolute terms, i.e., a significant reduction in debt as a percentage of GDP. In addition, the faster GDP growth rate compared to the European average, combined with the systematic recovery of international investor confidence, contributed to the average yield on ten-year bonds in the first half of the year standing at 3.4%, while the spread against the corresponding German bond fell to 85 basis points in the first half of 2025 from 103 basis points and 157 basis points in 2023 and 2024, respectively. The Greek economy's continued growth this year is also reflected in the Domestic Economic Sentiment and Consumer Confidence Indicators, both of which show greater resilience compared to the European average indicators in the first half of 2025.

Banking system: Improved fundamentals and valuations high credit growth to businesses

In the first half of 2025, some of the **positive trends** in banks' fundamentals include really high credit growth to businesses, historically low levels of non-performing loans in banks' balance sheets, as well as positive performance in organic profitability, liquidity, and capital adequacy ratios. During the same period, share valuations recorded a spectacular increase, with the banking index gaining 50.2% compared to 27.1% for the

general index on the Athens Stock Exchange, amid upgrades in the credit ratings of banks by international agencies. In addition, demand for loans from businesses and households recovered, the credit crunch on households eased, and the cost of public and private borrowing declined.

Amidst negative trends and **challenges in the financial system**, banks' exposure to government bonds is higher than in other European countries, the percentage of non-performing loans off the balance sheet remains high, as does the share of deferred taxation in banks' equity capital. The timely and effective implementation of the loan component of the National Recovery and Resilience Plan is an opportunity to finance productive investments on favorable terms. The emerging downward trend in interest rates, combined with persistent core inflation and the uncertainty stemming from the unstable international environment, are slowing down the pace of economic recovery and hampering the ability to repay loans.

In the first half of 2025, **private deposits** recorded a slight increase of €1.65 billion, following an increase of €8.6 billion in 2024 and €5.8 billion in 2023. **The stock of non-performing loans (NPLs)** recorded a further decrease in the first half of 2025, reaching a historic low of 3.4% of total loans in the second quarter of 2025, which is 45.6 percentage points lower than their mid-2016 peak. According to the Bank of Greece's Monetary Policy Report (June 2025), banks recorded stronger profitability in 2024 and the first quarter of 2024 due to an increase in net interest income and commission income, as well as a reduction in credit risk provisions. At the same time, **liquidity ratios** remained high, while capital adequacy ratios increased. In this context, the Report indicates that "the €735 million share **capital increase** in the context of the merger of CrediaBank with Pancreta Bank has also contributed positively to strengthening the capital adequacy of the Greek banking system."

In terms of **financing the real economy**, credit growth to the private sector accelerated further, with the 12-month annual rate of change standing at 10.5% in June, up from 8.9% in 2024 and 3.6% in 2023. The 12-month annual rate of change in credit to non-financial corporations increased significantly to 15.9% in June (from 13.8% in 2024 and 5.8% in 2023). At the same time, the 15-year contraction trend towards households was halted, albeit marginally, with an expansion of 0.7% in June (from -0.5% in 2024), thanks to the expansion of consumer loans, while the mortgage portfolio continues to decline. The largest credit flows to businesses in the first half of 2025, based on AnaCredit data from the Bank of Greece, were recorded, in order of size, in sectors such as Trade, Manufacturing, Energy, and Tourism. Smaller credit flows were recorded in Construction, Information and Communication, Real Estate Management, Professional Activities, Transport, Agriculture, and other services.

In terms of **cost of financing**, the ECB made two further consecutive cuts to key interest rates in the second quarter of 2025, cumulatively by at least 200 basis points since mid-2024. Markets are pricing in a slower, further decrease in key interest rates in 2025, but they're still staying higher than in early 2022. The gradual increase in the cost of liquidity provision by the ECB has led to a reduction in the use of long-term refinancing operations by banks (e.g., LTROs) in the period 2023-2025. On the contrary, upgrades in the credit ratings of banks by international rating agencies have contributed to a significant reduction in funding costs for banks from market instruments.

In this context, the first half of the year saw a further decrease in lending **rates** and a smaller decrease in deposit **rates**. Indicatively, the average nominal interest rate on new loans decreased to 4.8% on average in the first half of 2025, from 5.7% in 2024 and 6.0% in 2023. At the same time, the average interest rate on new deposits stood at 0.38% in the first half of 2025, slightly lower than 0.54% in 2024. As a result, the average interest margin stood at a high 4.5% in the first half of 2025, down from 5.2% in 2024 and 5.6% in 2023 overall.

A. FINANCIAL DEVELOPMENT AND PERFORMANCE OF REPORTING PERIOD

It should be noted that the sizes in the consolidated statement of financial position and consolidated income statement as of 30.06.2024, are not comparable to the corresponding figures for the comparative period, as on 04.09.2024 the Bank merged with Pancreta Bank through a full absorption. In particular, the aforementioned merger affected all the key sizes and results of the group.

Key Figures and Results of the Group

The key figures and results of the Group for the period 1.1.2025 – 30.6.2025 and their respective variance are as follows:

- The Group's total assets amounted to €7,972 million, an increase of 5.7% compared to the comparative period 2024.
- Total financing (loans and corporate bond loans) amounted, before provisions, to €4,932 million. The increase in borrowings compared to the comparative period of 2024 amounted to 9.8% and the Bank presented a net credit increase of €542 million in the first half of 2025.

The following table provides details of the Group's financing operations:

(in million euros)	30.6.2025	31.12.2024	Variance %
Loans and advances	**2,202**	**2,071**	**6%**
Out of which:			
- Consumer Loans	59	55	8%
- Credit Cards	23	24	-2%
- Mortgages	306	304	1%
- Finance Leases	55	44	25%
- Public Sector	19	21	-7%
- Corporate	1,739	1,623	7%
Corporate bonds	**1,618**	**1,214**	**33%**
Senior and mezzanine notes of securitisations	**1,112**	**1,206**	**-8%**
Total Loans and advances	**4,932**	**4,491**	**10%**

- Customer deposits as at 30.6.2025 stood at €6,556 million, increased by approximately 7.7% compared to 31.12.2024.

The Group's deposits are analysed in the table below:

(in million euros)	30.6.2025	31.12.2024	Variance %
Deposits	**6,556**	**6,085**	**8%**
- Sight Deposits	3,246	2,584	26%
- Term Deposits	3,310	3,501	-5%
Total Deposits	**6,556**	**6,085**	**8%**

The following table presents the Group's profit or loss on a consolidated basis for the period 1.1.2025 – 30.6.2025

Results on consolidated basis

(in thousand euros)	01.1-30.6.2025	01.1-30.6.2024	Variance %
Net Interest Income	78,491	39,940	97%
Net Commission Income	16,987	7,322	132%
Profit / (loss) from financial transactions	13,781	3,520	291%
Other income / (expenses)	11,595	7,219	61%
Total income	**120,854**	**58,001**	**108%**
Personnel expenses	(39,899)	(17,153)	133%
General operating expenses before provisions	(22,505)	(10,765)	109%
Depreciation expense	(13,935)	(8,186)	70%
Total operating expenses before provisions	**(76,339)**	**(36,104)**	**111%**
Profit before provisions	**44,515**	**21,897**	**103%**
Provisions for expected credit losses and other impairment	(9,423)	(15,773)	-40%
PPA Depreciation	(1,948)	0	-
Staff leaving expense	(24,779)	(454)	5356%
Results from investments in associates	107	1	7808%
Profit before income tax	**8,473**	**5,671**	**49%**
Profit for the period	**4,918**	**5,161**	**-5%**
Total comprehensive income / (expenses), after income tax	**3,455**	**5,205**	**-34%**

- Net interest income reached €78.5 million representing a notable 96.5% surge compared to the corresponding period in 2024 due to the increase in the Bank's interest-bearing base following the merger with the former Pancreta Bank, as well as the increase in the business receivables portfolio acquired from Pancreta Factors. Excluding the impact of the merger with the former Pancreta Bank, interest income, despite successive interest rate cuts that mainly affected the loan portfolio, increased by 12% compared to the comparative period, mainly due to the increase in interest on investment securities.

- Net commission income of the Group reached €16.9 million representing a substantial increase of €9.7 million (or 132%) compared to the same period last year. The increase in net fee and commission income in the first half of 2025 was primarily due to commissions from the issuance of letters of guarantee, commissions from credit card transactions, and commissions from the arrangement and management of bond loans and mutual funds. On the contrary, the fact that expenses from fees and commissions increased by €4.1 million compared to the same period last year (or 118.6%), which is largely attributable to commissions paid to Visa and Mastercard transaction clearing organizations.

- As at 30.06.2025, the results from financial and investment portfolio operations showed a notable improvement compared to the previous period, with a profit of approximately €13.8 million compared to €3.5 million during the same period last year. This was mainly due to the €7.8 million profit from the sale of DIAS Portfolio Investment Company shares, a €0.5 million increase in profits from the valuation of the bond and share portfolio (€746 thousand compared to €207 thousand) and an increase in profits from the sale of bonds of €1.3 million (€3.1 million compared to €1.8 million on 30.6.2024).

- Total income from operating activities on a recurring basis amounted to €119.2 million, compared to €52.4 million in the comparative period 2024, showing an increase of 118%, mainly due to the significant increase in net interest and commission income. Non-recurring income for the current period arises from income from unused provisions for expenses from previous years amounting to €1.6 million. For the comparative period, it arises mainly from fair value revaluation of investment property based on the sale price of €5.4 million.

- Employee fees and expenses increased compared to the corresponding period in 2024. This is mainly due to the merger with the former Pancreta Bank. The Bank made a provision of €2 million for the first half of 2025, charged to the Employee fees and expenses item, compared to the provision of €1 million made in the same period last year. As at 30.06.2025 the number of employees stood at 1,258 (30.06.2024: 588 employees).

- As at 30.06.2025 the Bank's branch network comprised 65 branches (31.12.2024: 86 branches).

- General operating expenses before provisions totaled €22.5 million representing an increase of €11.7 million compared to the same period last year due to the merger with the former Pancreta Bank, but always in line with the Group's strategic objectives and transformation priorities. The increase is primarily attributable to a) non-recurring third-party fees and other expenses of €1.8 million due to the operational merger, and b) repair and maintenance costs of €3.1 million for the current period, of which €1.9 million relates to repairs and maintenance of information systems due to the merger of the Bank with the former Pancreta Bank since September 2024, and €1.2 million due to the restructuring of both the branch network and the central administration units.

- In the first half of 2025, provisions for credit risk amounted to €9.4 million analyzed as follows:

  - €7.3 million in provisions for loan and trade receivable impairments,
  - the cost of synthetic securitization of €1.3 million,
  - the recognition of a loss from the return on the Rhodium portfolio of €1.8 million,
  - the reversal of off-balance sheet impairment provisions of €0.7 million,
  - the reversal of provisions for investment securities of €0.3 million,

bringing the credit risk provision ratio for the year to 7.9% of total income. The total accumulated impairment provisions for loans and receivables amounted to €68.2 million (31.12.2024: €60.9 million). The coverage ratio of total non-performing exposures (NPEs EBA Definition) stood at 47.8%.

- Basic profit per share amounted to profit of €0.0030 (30.06.2024: 0.0032)

The relevant cost revenue ratio for the first half of 2025 stood at 62.5%, compared to 78.9% for the same period last year, excluding non-recurring results for the respective periods

	Description	30.6.2025	30.6.2024
Non-recurring profit	Redetermination of the price of investment properties due to agreed sale price	0	5,392
	Other income	0	205
	Reversal of unused provisions for prior year expenses	1,597	0
	Total non-recurring profits	**1,597**	**5,598**

	Description	30.6.2025	30.6.2024
Non-recurring expenses	Depreciation	375	0
	Fees for consultants	1,800	0
	Total non-recurring expenses	**2,176**	**0**

The following table presents the profit before tax and after tax of the Group companies:

(in thousand euros)

Company	Consolidation Method	Result before taxes 01.1-30.6.2025	Result before taxes 01.1-30.6.2024	Result after tax and minority rights 01.1-30.6.2025	Result after tax and minority rights 01.1-30.6.2024
Credia Bank S.A.		7,134	5,386	4,065	4,802
Zaitech I / Venture Capital Mutual Fund I	Associate (Equity method consolidation)	107	1	107	1
CrediaBancassurance agency Single Member S.A.	Subsidiary (Full consolidation)	642	285	492	358
CrediaFactors Single Member S.A.	Subsidiary (Full consolidation)	1,524	0	1,189	0

- ***The amounts in the above table are listed before intra-company eliminations***

Significant events in the first semester and their effect on the financial statements

AT1 Conversion

On 17.01.2025, Athens Stock Exchange approved the admission to trading on the Main Market of the Athens Stock Exchange of 17,049 new ordinary registered shares of the Bank with voting rights and a nominal value of € 0.05 each (the "New Shares"), resulting from the mandatory conversion of 151 bonds, each with a nominal value of € 100,000, which had been issued as Additional Tier 1 (AT1) capital instruments under Articles 52-54 of Regulation (EU) No. 575/2013 by "PANCRETA COOPERATIVE BANK" (i.e. "PANCRETA BANK S.A." under its former legal form as a cooperative credit institution), which the Bank fully and automatically succeeded upon the merger by its absorption by the Bank, concluded on 4.9.2024.

On 20.1.2025, trading of the 17,049 New Shares commenced on the Main Market of the Athens Stock Exchange (regulated market in accordance with Law 4514/2018). On the trading commencement date, the New Shares are credited to the beneficiaries' shares and securities accounts in the Dematerialized Securities System (DSS).

Given that the New Shares are of the same class as the Bank's shares already traded on the Main Market of the Athens Stock Exchange and represent, over a 12-month period, less than 30% of the number of shares of the same class already listed on the Main Market, no prospectus was required for their admission to trading, pursuant to the exemption provided for in Article 1(5)(b) of Regulation (EU) 2017/ 1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market.

Disclosure of Significant Changes in Voting Rights

Pursuant to the Bank's announcement dated 09.12.2024 and the relevant disclosure dated 23.01.2025 regarding significant changes in the voting rights of the Ministry of National Economy and Finance in accordance with Law 3556/2007, CrediaBank S.A. announced the notification regarding the abolition of the legal entity under private law named "Hellenic Financial Stability Fund," which directly held a percentage of the Bank's share capital and corresponding voting rights, and its absorption by the public limited company under the title "Hellenic Corporation of Assets and Participations S.A.," in accordance with Article 188A of Law 4389/2016, as added by Article 5 of Law 5131/2024 (Government Gazette A 128/02.08.2024) and by the decision of the Minister of National Economy and Finance dated 23.12.2024, No. 195701 EX 2024 (Government Gazette B 7092/24.12.2024), which was registered in the General Electronic Commercial Registry (G.E.MI.) on 31.12.2024 with Registration Number 5215774.

Following the aforementioned, the share capital percentage of 36.16% and the corresponding voting rights in the Bank, which were held directly by the Hellenic Financial Stability Fund, were transferred to the Hellenic Corporation of Assets and Participations S.A on 31.12.2024. The total percentage of the Bank's share capital and voting rights controlled by the Greek State remained unchanged.

Management Strategy for Non-Performing Exposures

As at 31.01.2025, the Bank completed the securitization transactions of "Domus" and "Rhodium" portfolios of non-performing exposures, with a total book value of approximately €3.6 billion.
The Bank retains 100% of the senior bonds from the "Domus" securitization, amounting to €728 million, as well as 5% of the mezzanine and junior bonds.
In addition, the Bank retains 100% of the senior bonds from the "Rhodium" securitization, amounting to €476 million, as well as 5% of the mezzanine and junior bonds.
95% of the mezzanine and junior bonds of the "Domus" and "Rhodium" securitizations were transferred to an entity advised by Davidson Kempner Capital Management LP. The management of the above portfolios was undertaken by Cepal Hellas Financial Services Single-Member S.A., a loan and credit receivables management

company under Law 5072/2023 with many years of experience in managing non-performing loans, which is licensed and supervised by the Bank of Greece.

Extraordinary General Meeting of the Bank on 26/02/2025

On 26.02.2025, the Bank's Extraordinary General Meeting was held, with the relevant resolutions being posted at the following web address https://www.atticabank.gr/en/group/the-investor-relations/general-meetings/general-meetings/

Amendment of the Bank's registered office and the address of its headquarters

Following the decision of the Extraordinary General Meeting of 26.02.2025 (amendment of Article 3 (Registered Office) of the Articles of Association) and the decision of the Board of Directors dated 26.02.2025, informs investors for the amendment of:

- the Bank's registered office from the Municipality of Athens to the Municipality of Chalandri and
- the address of its headquarters from 3-5 Palaion Patron Germanou Street, Municipality of Athens, 10561 to 260-262 Kifissias Avenue, Municipality of Chalandri, 15231.

The Bank’s contact details (phone, email) remain the same.

Amendments in the Board of Directors of the Bank and the relevant BoD Committees

At the meeting of the Bank's Board of Directors on 26.02.2025, elected by the Extraordinary General Meeting of Shareholders on the same date, the Board of Directors was constituted as a body and proceeded with the distribution of responsibilities, in today's meeting that took place after the termination of the aforementioned Extraordinary General Meeting. Specifically, the Board of Directors after its formation as a body is as follows:

1. Konstantinos Irodotou son of Michael, Chairman of the Board of Directors, Independent Non-Executive Member
2. Konstantinos Makedos son of Geogios, A΄ Vice-Chairman of the Board of Directors, Non-Executive Member
3. Avraam (Minos) Moisis, son of Esdra, B΄ Vice-Chairman of the Board of Directors Non-Executive Member, Representative of the Hellenic Financial Stability Fund which has been absorbed by the GrowthFund
4. Eleni Vrettou, daughter of Christos, Chief Executive Officer, Executive Member
5. Vasiliki (Valerie) Skoubas, daughter of Christos, Executive Member
6. Nikolaos Vougioukas, son of Demetrios, Non-Executive Member
7. Despoina Doxaki, daughter of Ioannis, Non-Executive Member
8. Nikolaos Bakos, son of Demetrios, Non-Executive Member
9. Christos Alexakis, son of Apollonas, Independent Non-Executive Member
10. Aimilios Giannopoulos, son of Polykarpos, Independent Non-Executive Member
11. Ioannis Zographakis, son of Geogios, Independent Non-Executive Member
12. Panagiotis Liargkovas, son of Georgios, Independent Non-Executive Member
13. Aimilios Stasinakis, son of Konstantinos, Independent Non-Executive Member

The term of office of the new Board of Directors will be three years, i.e. from 26-02-2025 until 26-02-2028, which will be extended according to par. 1 of Art.85 of L. 4548/2018 until the end of the deadline within which the next Ordinary General Meeting must be convened and until the relevant decision.

The Corporate Governance Nominations, Human Resources and Remuneration Committee of the Bank, at its meeting of 28.01.2025 and 04.02.2025, after a relevant evaluation, decided that the aforementioned members of the Board of Directors meet the minimum eligibility criteria provided for in the current legislative and regulatory framework (L. 4261/2014, L.4548/2018, L.3864/2010 and L.4706/2020, BoG's EXCO Acts 224/21.12.2023) ant the Bank's internal governance framework for the eligibility criteria for Board members as well as in the Relationship Framework Agreement between the Bank and the Hellenic Financial Stability Fund.
It is noted that with the election of the above members of the Board of Directors:
- The requirements for adequate representation of women on the Board of Directors according to the provision of a. 3 par. 1 v. 4706/2020 with the proposal to elect three (3) women out of a total of thirteen (13) members.
- The requirements of the legislative and regulatory framework for independent members of the Board of Directors are met by appointing six independent members exceeding one third of the total number of members of the Board of Directors as required under the provision of a. 5 of Law no. 4706/2020.
It is noted that the above independent members meet the independence criteria of article 9 par. 1, 2, 3 and 4 of Law No. 4706/2020, as well as the suitability criteria provided for in the legislative, regulatory and internal governance framework of the Bank, in accordance with the assessment of the Corporate Governance, Nominations, Human Resources and Remuneration Committee of 28.01.2025 and 04.02.2025.
Furthermore, at the same meeting of the Board of Directors, following the election of the new Board of Directors, the composition of the Committees of the Board of Directors was determined as follows:

i) Risk Management Committee
Chairman: Ioannis Zographakis, Independent Non-Executive Member
Members: Konstantinos Makedos, A΄ Vice-Chairman of the Board of Directors, Non-Executive Member
Avraam (Minos) Moisis, B΄ Vice-Chairman of the Board of Directors, Non-Executive Member
Aimilios Giannopoulos, Independent Non-Executive Member
Panagiotis Liargkovas, Independent Non-Executive Member

ii) Corporate Governance, Nominations, Human Resources and Remuneration Committee
Chairman: Emilios Giannopoulos, Independent Non-Executive Director
Members: Abraham (Minos) Moses, B' Vice-Chairman of the Board, Non-Executive Member
Nikolaos Bakos, Non-Executive Member
Ioannis Zographakis, Independent Non-Executive Member
Panagiotis Liargkovas, Independent Non-Executive Member

The term of office of the Audit Committee is the same as that of the Board of Directors.
It is further announced that the Audit Committee of the Bank was appointed by the decision of the Extraordinary General Meeting of the Bank on 26-02-2025 as a mixed independent Committee, consisting of a third independent person - non-member of the Board of Directors and non-executive members of the Board of Directors. It was decided that the Committee will consist of five (5) members, of which three (3) will be independent. In particular, as a third independent person - non-member of the Board of Directors was appointed Mr. Christos - Stergios Glavanis, who fulfils the criteria of independence according to article 9 of Law No. 4706/2020, he has sufficient knowledge and experience in auditing (and accounting) as well as the qualifications of article 44 par. 1 g. of Law No. 4449/2017.
The Board of Directors was authorized by the aforementioned General Meeting to appoint the other members of the Committee from its members (except for the third independent-non-member of the Board of Directors).
Following the aforementioned decision of the Board of Directors, the members of the Audit Committee were appointed as follows, who meet the criteria set forth in article 44 par. 1 of Law No. 4449/2017 and the independent members meet the independence criteria set out in article 9 of Law 4706/2020:

Avraam (Minos) Moisis, B' Vice-Chairman of the Board of Directors, Non-Executive Member
Aimilios Giannopoulos, Independent Non-Executive Member
Ioannis Zographakis, Independent Non-Executive Member

Nikolaos Vougioukas, Non-Executive Member

Liquidation of Shares in the Aggregate Securities Account

Following its invitation dated 29.05.2025 to the shareholders, who hold common registered shares of Attica Bank S.A. (the "Bank") registered in a (Aggregate) Securities Account in the Bank's Shares in the Dematerialized Securities System (the "Aggregate Account"), to notify the Bank by 30.06.2025 of the details required for the registration, through transfer from the Aggregate Account, of their shares in their securities accounts, the Bank hereby informs the investors of the following:

Following the relevant approval of the Athens Stock Exchange, the Bank, in accordance with the provisions of paragraph 5 of Article 7 of L. 4569/2018, as such provisions were added by virtue of paragraph 4 of Article 23 of L. 5193/2025, will proceed to the disposal of the Bank's common registered shares for which the details required for their registration in the beneficiaries' securities accounts will not be notified by the aforementioned deadline (30/06/2025). As of the date hereof, 3,032 shares issued by the Bank are registered in the Aggregate Account, while the exact number of shares to be disposed will be determined and announced following the expiration of the deadline for the beneficiaries to notify the details required for the transfer of the shares to their securities accounts.

The Bank's shares to be disposed resulted from the merger between the Bank and Pancreta Bank S.A. through the absorption of the latter by the Bank, in accordance with the provisions of Article 16 of L. 2515/1997, L. 4601/2019, L. 4548/2018 and L. 5127/2024, which was approved by virtue of decision no. 3355626 ΑΠ/04.09.2024 of the Ministry of Development, registered in the General Commercial Registry (G.E.MI.) with Registration Number 4416103, and, further, their number was adjusted following the increase of the nominal value of each common registered voting share of the Bank from €0.05 to €5.00 by simultaneously consolidating and reducing the total number of the Bank's shares, at a ratio of one (1) new common registered share for every one hundred (100) existing common registered shares of the Bank (Reverse Split), as approved by the Extraordinary General Meeting of the Bank's shareholders, dated 25.09.2024, registered on 27.09.2024 in the G.E.MI with Registration Number 4465477.

The said common registered shares of the Bank (to the extent that their beneficiaries fail to notify the Bank within the prescribed deadline of the details required for the shares' crediting to their securities accounts) will be disposed during the period between 03/07/2025 - 11/07/2025.

EUROTRUST SECURITIES S.A. has been appointed as the Member of the ATHEX that will carry out the disposal, in accordance with applicable legislation.

Issue of AT1 & Tier II Bonds

As at 05.06.2025, the Bank successfully completed the issuance of:

- € 100,000,000 Additional Tier 1 Notes (the "AT1 Notes"), fixed rated, perpetual Notes, callable after five (5) years and six (6) months and
- €150,000,000 Tier II (the "Tier II Notes") fixed rate, subordinated Notes due after ten years, callable after 5 years

issued under the Bank' s Euro Medium Term Note Programme.

Moody's Ratings assigned B2 and Caa1 (hyb) to Attica Bank's Tier II Notes and AT1 Notes respectively.

The AT1 Notes were oversubscribed by more than 4x with demand reaching c. €430mn, which enabled the Bank to lower the AT1 Notes' pricing by 62.5 basis points, from 10.0% initially offered to 9.375%.

Subscription for the T2 Notes reached c. €700mn (c.5x oversubscribed) resulting in lowering the final yield by 62.5 basis points, from 8.0% at initial offering, to 7.375%.

Foreign accounts covered 83%+ of the Tier II and 80%+ of the AT1 allocated demand, with UK investors accounting for close to 40% of allocations across each tranche, and granular participation from Benelux, France, Switzerland and UAE, amongst other regions. Majority of bonds were sold to Asset Managers, representing c.82% of the allocations in the Tier II tranche and 90% in the AT1 tranche, followed by Bank/Private Banks.

The oversubscription of the issuances is proof of investors' trust in Attica Banks' course of business.

The issuance forms part of the Bank's strategy to enhance its capital structure and optimize its capital composition, while the proceeds from the issuance will be used for the Bank's business purposes.

Organizational Structure of the Bank – New Appointments

The Bank is reinforced and strengthened by market executives in order to achieve its strategic objectives.

Significant Events after June 30th, 2025

Completion of Disposal of the CSD account shares

On 01.07.2025, the Bank announced the exact number of shares held in the Bank's (aggregate) securities account that were available for disposal, following its announcement on June 20th, 2025, and after the expiration of the deadline set - the Bank's Invitation dated 28.05.2025 - deadline (30.06.2025) by which the beneficiaries of the above shares could notify the Bank of the necessary details for the registration, through transfer from the CSD Account, of their shares to their securities accounts. The Bank hereby informs the investors that 3,032 shares of the Bank that are registered in the Aggregate Account will be disposed in accordance with the provisions of paragraph 5 of Article 7 of L. 4569/2018, as such provisions were added by virtue of paragraph 4 of Article 23 of L. 5193/2025, as detailed in the Bank's announcement dated 20.06.2025.

On 04.07.2025, the Bank informed investors that the disposal of the above shares was completed on 03.07.2025, in accordance with the provisions of paragraph 5 of Article 7 of Law 4569/2018, as added by paragraph 4 of Article 23 of Law 5193/2025. The final price for the disposal was set at €0.82 per disposed share. The disposal proceeds will be deposited by the Bank to the Deposit and Loans Fund for the benefit of the entitled beneficiaries, in accordance with applicable legislation.

Ordinary General Meeting of the Bank on 10/07/2025

On 10.07.2025, the Bank's Annual General Meeting was held. The resolutions were posted at the following web address:

https://www.atticabank.gr/en/group/the-investor-relations/general-meetings/general-meetings/

New Company Name

The Bank's Annual Ordinary General Meeting held on July 10, 2025, resolved, inter alia, to change its company name from "Attica Bank S.A." to "CrediaBank S.A." with the distinctive title "CrediaBank".

In its international transactions the Bank shall use the company name "CrediaBank S.A.".

On 12.08.2025, the Ministry of Development, following its decision, which was registered on the same day in the General Commercial Register (G.E.MI.), approved the relevant amendment of article 1 of the Bank's Articles of Association and the change of the company name and distinctive title.

On August 19, 2025, the Athens Stock Exchange was informed of the abovementioned decision.

Following the above, the Bank decided that as of 21.08.2025 the company name of the Bank on the Athens Stock Exchange changes to "CrediaBank S.A" with the distinctive title "CrediaBank". At the same time, the OASIS code of the Bank's share shall change to the new CREDIA, from the existing TATT.

Potential Majority Acquisition in HSBC Malta plc

On 16.09.2025, the Bank entered into a put option agreement with HSBC Continental Europe, S.A. ("HBCE") regarding the potential acquisition of HBCE's 70.03% shareholding in HSBC Bank Malta p.l.c. ("HSBC Malta" or the "Bank") for a €200 million cash consideration (the "Potential Transaction").

Potential Transaction Details and Conditions

The terms of the Transaction contemplate a total consideration to HBCE of €200 million for the acquisition of 70.03% of HSBC Malta, representing a 0.48x multiple of HSBC Malta's H1 2025 Tangible Book Value (TBV). The Transaction is expected to lead to a significant increase in CrediaBank's earnings per share and RoTBV. If the Potential Transaction proceeds, upon completion, CrediaBank's regulatory capital ratios are expected to remain well above their respective regulatory requirements. CrediaBank expects the Potential Transaction to be capital neutral and financed entirely from own liquidity and capital resources.

The Transaction is subject to an information and consultation process with HBCE's works council in France, in accordance with HBCE's obligations under French labour law. If, following the finalization of the information and consultation process in France, HBCE decides to proceed with the Potential Transaction, then under the terms of the put option agreement:

- HBCE and CrediaBank will enter into a definitive agreement for the sale and purchase of HBCE's shareholding in the Bank; and
- The Bank, HBCE and CrediaBank will enter into a cooperation agreement to govern their respective obligations in relation to the Transaction.

The Potential Transaction would then be subject to corporate and regulatory approvals from the Malta Financial Services Authority (MFSA), the Bank of Greece and the European Central Bank, and would be expected to be completed by end of 2026.

CrediaBank intends to keep HSBC Malta listed on the Maltese Stock Exchange and continue its historical dividend distribution policies as we acknowledge its importance for the minority shareholders and the local community.

Mandatory Takeover Offer ("MTO")

Following the acquisition of HBCE's 70.03% shareholding in HSBC Malta, CrediaBank would become the Bank's majority shareholder. Under the MFSA's Capital Markets Rules, CrediaBank would be obliged to launch a mandatory takeover offer for the remaining shares in the Bank. As part of that process, CrediaBank would make an offer document available to all minority shareholders. Minority shareholders would be entitled – but not obliged – to sell their shares in the Bank to CrediaBank on the terms set out in the offer document and related

acceptance form, or to retain their shares. The price per share offered to minority shareholders as part of the MTO would be €1.44 per share, calculated on the basis of the 'equitable price' formula as defined in Rule 11.39 of the MFSA's Capital Markets Rules based on the Bank's undisturbed trading prices up to and including 15 September 2025, being the last trading day prior to announcement of this transaction. The equitable price will therefore be fixed and without regard to any subsequent movements of the share price. Following a request to the MFSA, CrediaBank has obtained an exemption from calculating the equitable price at the time of the actual announcement of the Mandatory Offer so that such equitable price is determined today.

Pancreta Renewable Energy Sources S.A. under liquidation is written off from the General Commercial Registry (GEMI).

Following the decision of the Extraordinary General Meeting of Shareholders of the Pancreta Renewable Energy Sources S.A. under liquidation on 17.09.2025, writing-off of the company under liquidation from the General Commercial Registry (GEMI) was completed on 19.09.2025.

Business developments

The Bank's Board of Directors has decided to initiate the process of hiving down of the Payment Scheme Sector. This strategic move is intended to enhance operational efficiency, reduce expenses, and boost profitability. The bank's business model is being strengthened and modernized to ensure its resilience and technological competitiveness in the market.

The transaction under consideration is expected to cover all of the Bank's payment operations and includes, in particular:

- A network of approximately 24,000 point-of-sale (POS) terminals, serving approximately 20,000 traders.
- Portfolio of approximately 260,000 cards (220,000 credit cards and 40,000 debit cards), which includes, among other things, card issuance and delivery, daily transaction processing, as well as transaction monitoring and control.
- Network of 63 ATMs, located off-site.

The transaction is planned to be structured as follows:

i) The core payment management activities, including merchant acquiring, card issuance, transaction clearing services, and off-premises ATMs, will be spun off into a company (in the form of a public limited company) to be established upon completion of the spin-off.

ii) Licensing the newly established company by the Bank of Greece as a payment institution.

iii) Transfer (of part or all) of the shares of the beneficiary company.

Following approval of the Board of Directors, the valuation date and the date for preparing the financial statements of the division were set at 30.06.2025. The Bank will immediately initiate the process of spinning off the division, transferring it to a new company ("NewCo"), and the preparation of the required corporate and regulatory approvals (indicatively, Bank of Greece, General Commercial Registry, and General Meeting).

Given that the process is in its early stages and is expected to be completed by the end of December 2025, it is not possible at this point in time to estimate the potential financial impact of the transaction.

B. Projected course and development

The year 2025 marks a significant milestone for the Bank, signifying new beginnings. The Bank has evolved into a modern banking institution, boasting upgraded figures, enhanced profitability, strong capital adequacy, and a distinct identity and mission within the Greek banking system. The New Bank is the fifth largest bank in Greece in terms of assets, following the merger of Attica Bank and Pancreta Bank, the Bank's recapitalization of €735 million, and the complete clearance of non-performing loans from its balance sheet.

In the first half of the year, net credit growth stood at €542 million, achieving a significantly higher growth rate than the industry average, with the Bank having a market share of approximately 11% of total credit expansion, highlighting its momentum and ability to further increase its market penetration with healthy new financing. Since the beginning of the year, new loans amounting to €1.59 billion have been disbursed, which is one of the best first-half performances in the Bank's history. Large enterprises received €0.8 billion, while €0.79 billion went to small and medium-sized enterprises and households. Deposits amounted to €6.6 billion, an increase of 8% compared to the end of 2024.

Net interest income continued to increase in the second quarter of the year, while efforts to improve commission income yielded significant results for this quarter as well, doubling compared to the same period last year. Net interest income strengthened significantly, recording a 97% improvement on an annual basis, driven mainly by the growth of the Group's activities, demonstrating resilience despite the loss of income from securitization portfolios.

It is noteworthy that as of June 30, 2025, the total funds under management stood at €810 million, encompassing mutual funds, bonds, and interest-bearing notes. This reflects a 7% increase compared to the end of 2024. The objective is to make additional investments in partnerships with foreign firms that set the Bank apart from its competitors by offering objective consulting services and access to asset management tools from internationally renowned firms.

The Bank has entered a new era, marked by its rebranding to CrediaBank. The name conveys the essence of the bank's values and aspirations. A bank inspired by and focused on people. The new name reflects the company's commitment to building strong relationships with customers, offering a foundation for growth and opportunity.

CrediaBank has transitioned to a unified operational structure from a technological standpoint, a significant achievement that was accomplished in advance of the scheduled timeline following the integration of the IT systems of the former Attica Bank and Pancreta Bank. The operational integration represents a pivotal strategic step in CrediaBank's ongoing progress, ensuring enhanced service experience for our clients across all interaction points with the Bank, encompassing both digital and physical branches.

Another essential service pillar is in-store customer service. To this end, the Bank has made a significant investment in a major change: the creation of a New Generation concept store for the first time in Greece, with a focus on people. We are committed to creating welcoming spaces that are accessible to all and open to customers throughout the day without the need for appointments. The objective is to have 10 branches redesigned with the new concept in Athens, Crete, Thessaloniki, and other cities in Greece by the end of the year.

However, the company's business strategy extends beyond the Greek market. In June, the Bank successfully launched on international markets with an innovative simultaneous issue of AT1 and Tier II bonds, which received overwhelming interest, with oversubscription of more than 4.5 times and bids from over 50 leading investors, exceeding €1.2 billion. This significant achievement is a testament to the confidence placed in CrediaBank's potential by its investors.

Finally, it should be noted that on 16 September, the Bank signed a put option agreement with HSBC Continental Europe, S.A. for the conditional acquisition of 70.03% of the shares of HSBC Bank Malta p.l.c. from HBCE for €200 million in cash. The transaction will accelerate the implementation of CrediaBank's ambitious growth plan by immediately doubling its assets, while expanding its activities into a new and attractive market outside Greece.

The new bank, with its high liquidity, strong customer relationships, and capital resources, free from the burdens of the past, is now in a position to strengthen its market presence and look to the future with even greater optimism. With strengthened capital, strong shareholders, and a clear strategy, we are shaping a modern banking model based on specialization, trust, and innovation, fully in line with the merger.

C. TRANSACTIONS WITH RELATED PARTIES

All transactions with related parties were executed within the Group's usual operational framework at an arm's length basis. These transactions, based on their categorization as transactions with related companies and members of Management, for the period ended 30.6.2025 are as follows:

C1. Transactions with related parties

Receivables

Company (amounts in thousand €)	CrediaBank's Participation as at 30.06.2025	Participation percentage	Loans	Other receivables
CrediaBancassurance agency Single Member S.A.	100	100%		85
CrediaFactors Single Member S.A.	7,875	100%	131,206	26
Pancreta Renewables S.A.	0	98%		
Zaitech I / Venture Capital Mutual Fund I	2,264	-		
EOS Hellenic Renaissance Fund II	48	-		
GOLDEN AGE	50	-		
Thrivest Holding LTD	-	-	5,410	
Aktor Holding ,Technical and Energy Projects Societe Anonyme / AKTOR SA	-	-	100,306	717
Unified Social Security Fund (e-EFKA)	-	-		12
Engineers and Public Works Contractors Fund (TMEDES)/ AtticaBank Properties S.A.	-	-		26
Growth Fund	-	-	7,469	0
Total	**10,338**		**244,391**	**864**

Liabilities

Company (amounts in thousand €)	Sight Deposits	Term Deposits
CrediaBancassurance agency Single Member S.A.	326	5,800
CrediaFactors Single Member S.A.	7	
Pancreta Renewables S.A.	43	
Zaitech I / Venture Capital Mutual Fund I	380	
Thrivest Holding LTD	19,709	1,750
Aktor Holding ,Technical and Energy Projects Societe Anonyme / AKTOR SA	123,474	5,500
Unified Social Security Fund (e-EFKA)	346,308	
Engineers and Public Works Contractors Fund (TMEDES)/ AtticaBank Properties S.A.	5,728	16,400
Growth Fund	5,304	
Total	**501,279**	**29,450**

Income

Company (amounts in thousand €)	Rental Income	Income receivable	Loan interest Income	Commission Income
CrediaBancassurance agency Single Member S.A.	1	67		
CrediaFactors Single Member S.A.	22	76	2,745	
Thrivest Holding LTD			19	288
Aktor Holding ,Technical and Energy Projects Societe Anonyme / AKTOR SA			3,059	258
Engineers and Public Works Contractors Fund (TMEDES)/ AtticaBank Properties S.A.	0	29		4
Growth Fund			280	1
Total	**23**	**172**	**6,103**	**551**

Expenses

Company (amounts in thousand €)	Deposits interest expense	Rental expenses
CrediaBancassurance agency Single Member S.A.	61	
Thrivest Holding LTD	33	
Aktor Holding ,Technical and Energy Projects Societe Anonyme / AKTOR SA	634	
Unified Social Security Fund (e-EFKA)	30	
Engineers and Public Works Contractors Fund (TMEDES)/ AtticaBank Properties S.A.	229	30
Growth Fund	1	
Total	**988**	**30**

Letters of Guarantee

Company (amounts in thousand €)	Letters of Guarantee
Thrivest Holding LTD	14,859
Aktor Holding ,Technical and Energy Projects Societe Anonyme / AKTOR SA	31,940
Engineers and Public Works Contractors Fund (TMEDES)/ AtticaBank Properties S.A.	177
Growth Fund	413
Total	**47,389**

C2. Transactions with members of the management

The table below lists the transactions with members of the Management (Chairman and Chief Executive Officer, members of the Board of Directors, members of the Executive Committee) at 30.06.2025 as well as the members of the Assets - Liabilities Management Committee at Bank and Group level:

Transaction with members of the Management

(amounts in thousand euros)	Group	Bank
Receivables	1,419	1,419
Liabilities	3,027	3,027
Letters of guarantee	480	480
Income	25	25
Expense	12	12
Wages and Salaries	2,630	2,451
Board of Directors' fees	536	460

According to European Securities and Markets Authority (ESMA) guidelines in relation to Alternative Performance Measures (APMs) published in October 2015 and effective since July 3rd, 2016, the following tables disclose the definitions and the calculations of the related (APMs) which are included to Board of Directors interim Financial Report for the period ended 30.6.2025.

	Definition			Calculation	30.6.2025	31.12.2024
Accumulated Provisions to cover Credit Risk / Loans and advances to customers before provisions	The ratio reflects the relationship between the total provisions to cover credit risk to total loans	Numerator	+	Accumulated provisions to cover credit risk	68,167	60,925
		Denominator	+	Loans and advances to customers before provisions	4,931,988	4,490,937
		Ratio	**=**		**1.4%**	**1.4%**

	Ορισμός			Calculation	30.6.2025	30.6.2024
Expected credit losses/ Operating income	The ratio reflects the relationship between the provisions to cover credit risk carried out in the current year to total income	Numerator	+	Provisions to cover credit risk	9,423	15,773
		Denominator	+	Income from Operating Activities	120,854	58,001
			-	Non-recurring profit *	1,597	5,598
		Ratio	**=**		**7.9%**	**30.1%**

	Definition			Calculation	30.6.2025	30.6.2024
Profit / (Losses) after taxes / Operating income	The ratio reflects the relationship between the Profit or Loss after tax and the Total Income	Numerator	+	Profit / (Losses) after taxes	4,918	5,161
		Denominator	+	Income from Operating Activities	120,854	58,001
			-	Non-recurring profit *	1,597	5,598
		Ratio	**=**		**4.1%**	**9.8%**

	Definition			Calculation	30.6.2025	30.6.2024
Expenses / Income Ratio	The ratio reflects the relationship between recurring expenses and income of the period	Numerator	+	Personnel expenses	64,678	17,607
			-	Staff leaving expense	24,779	454
			+	General operating expenses	22,505	10,765
			-	Non-recurring expenses *	2,176	0
			+	Depreciation	13,935	8,186
		Denominator	+	Income from operating activities	120,854	58,001
			-	Non-recurring profit *	1,597	5,598
		Ratio	**=**		**62.2%**	**68.9%**

	Definition			Calculation	30.6.2025	31.12.2024
Loans and Advances to customers (before provisions) to Deposit Ratio	The ratio reflects the relationship of loans and advances to customers before provisions to due to customers	Numerator	+	Loans and advances to customers before provisions	4,931,988	4,490,937
		Denominator	+	Due to customers	6,555,641	6,085,239
		Ratio	**=**		**75.2%**	**73.8%**

	Definition			Calculation	30.6.2025	30.6.2024
Return on Equity (after taxes)	The ratio reflects the relationship of Profit or Loss (after taxes) to Equity	Numerator	+	Profit for the period	4,918	5,161
		Denominator	+	Total Equity	974,587	452,027
		Ratio	**=**		**0.5%**	**1.1%**

*Non-recurring profits for the period 01/01/2025 - 30/06/2025 are considered income form the reversal of expense provisions of previous years amounting to €1.6 mil.
The following are considered as non-recurring profits for the comparative period: a) Result from the redetermination of the price of Investment properties due to an agreed sale price of €5.4 million and b) other revenues of €0.20 mil.

The following are considered as non-recurring expenses for the period 01/01/2025 - 30/06/2025: a) Consultants' fees amounting to €1.8 million in the context of the transformation of the Bank and b) depreciation of €375 thousand. due to the restructuring of the network of stores and administration buildings.

THE CHAIRMAN OF THE BOD	THE CHIEF EXECUTIVE OFFICER
CONSTANTINOS M. HERODOTOU ID NUM. 0000760047	ELENI CH. VRETTOU ID NUM. AB 515487

CrediaBank

CONDENSED INTERIM FINANCIAL INFORMATION FOR THE PERIOD ENDED

30 JUNE 2025

In accordance with International Accounting Standard 34
(as adopted by the E.U.)

The Condensed Interim Financial Information for the first semester of 2025, as well as the accompanying notes, were approved by the Board of Directors at the meeting held on 26 September 2025 and have been posted on the Bank's website.

Chalandri, 26 September 2025

THE CHAIRMAN OF THE BOARD OF DIRECTORS	THE CHIEF EXECUTIVE OFFICER	THE C.F.O.	THE DIRECTOR OF FINANCIAL MANAGEMENT
CONSTANTINOS M. HERODOTOU ID No. 0000760047	ELENI CH. VRETTOU ID No. AB 515487	VASILIKI CH. SKOUBAS ID No. A01573309	EVAGGELOS G. RIZOS ID No. Ξ 989060

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To the Board of Directors of CREDIABANK S.A.

Report on Review of Interim Financial Information

Introduction

We have reviewed the accompanying condensed separate and consolidated statement of financial position of CREDIABANK S.A. (the Bank) as at 30 June, 2025 and the relative condensed separate and consolidated statements of income and other comprehensive income, changes in equity and cash flows for the six-month period then ended, as well as the selected explanatory notes, that constitute the condensed interim financial information, which is an integral part of the six-month financial report under Law 3556/2007.

Management is responsible for the preparation and presentation of this condensed interim financial information, in accordance with International Financial Reporting Standards, as adopted by the European Union (EU) and which apply to Interim Financial Reporting (International Accounting Standard "IAS 34"). Our responsibility is to express a conclusion on this condensed interim financial information based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements (ISRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing that have been incorporated into the Greek Legislation and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim financial information is not prepared, in all material respects, in accordance with International Accounting Standard "IAS 34".

Report on Other Legal and Regulatory Requirements

Our review did not identify material inconsistency or error in the statements of the members of the Board of Directors and the information of the six-month Financial Report of the Board of Directors, as these are defined in article 5 and 5a of Law 3556/2007, with respect to the condensed separate and consolidated financial information.

Athens, 26 September 2025
Certified Public Accountants Auditors

Konstantinos Kazas
Registry Number SOEL 55641

Athanasios Xynas
Registry Number SOEL 34081

Grant Thornton
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Interim consolidated income statement

(Amounts in thousand €)	Note	Group			
		From January 1st to		From April 1st to	
		30.6.2025	30.6.2024	30.6.2025	30.6.2024
Interest and similar income		125,656	74,094	63,279	37,594
Less: Interest expense and similar expenses		(47,165)	(34,154)	(21,626)	(17,010)
Net interest income	**7**	**78,491**	**39,940**	**41,653**	**20,584**
Fee and commission income		24,635	10,821	14,083	6,084
Less: Fee and commission expense		(7,648)	(3,499)	(4,152)	(1,843)
Net fee and commission income	**8**	**16,987**	**7,322**	**9,931**	**4,240**
Profit / (loss) from financial transactions	**10**	11,656	1,708	10,185	876
Profit / (loss) from investment portfolio	**10**	2,125	1,812	1,074	574
Other income / (expenses)		11,595	7,219	1,593	3,170
Operating income		**120,854**	**58,001**	**64,436**	**29,445**
Personnel expenses	**9**	(39,899)	(17,153)	(19,461)	(8,765)
General operating expenses	**9**	(22,505)	(10,765)	(13,664)	(6,042)
Depreciation expense	**9**	(13,935)	(8,186)	(6,949)	(4,139)
Total operating expenses		**(76,339)**	**(36,104)**	**(40,074)**	**(18,946)**
Profit before tax and provisions		**44,515**	**21,897**	**24,362**	**10,499**
Provisions for expected credit losses and other impairment	**14**	(9,423)	(15,773)	(4,575)	(1,157)
PPA Depreciation		(1,948)	0	(974)	0
Staff leaving expense	**9**	(24,779)	(454)	(11,468)	(250)
Results from investments in associates		107	1	49	(8)
Profit before income tax		**8,473**	**5,671**	**7,395**	**9,085**
Less: income tax		(3,554)	(511)	(2,582)	(315)
Profit for the period		**4,918**	**5,161**	**4,812**	**8,771**
Attributable to:					
Equity attributable to owners of the Bank		4,918	5,161	4,812	8,771
Basic earnings per share (in €)	**12**	**0.0030**	**0.0032**	**0.0030**	**0.0054**

Interim standalone income statement

		Bank	
		From January 1st to	
(Amounts in thousand €)	**Note**	**30.6.2025**	**30.6.2024**
Interest and similar income		124,485	74,094
Less: Interest expense and similar expenses		(47,222)	(34,222)
Net interest income	**7**	**77,263**	**39,872**
Fee and commission income		23,302	10,667
Less: Fee and commission expense		(7,627)	(3,499)
Net fee and commission income	**8**	**15,675**	**7,168**
Profit / (loss) from financial transactions	**10**	12,586	1,709
Profit / (loss) from investment portfolio	**10**	2,125	1,812
Other income / (expenses)		11,473	7,032
Operating income		**119,122**	**57,593**
Personnel expenses	**9**	(39,491)	(17,118)
General operating expenses	**9**	(22,259)	(10,676)
Depreciation expense	**9**	(13,919)	(8,186)
Total operating expenses		**(75,669)**	**(35,980)**
Profit before tax and provisions		**43,453**	**21,613**
Provisions for expected credit losses and other impairment	**14**	(9,592)	(15,773)
PPA Depreciation		(1,948)	0
Staff leaving expense	**9**	(24,779)	(454)
Profit before income tax		**7,134**	**5,386**
Less: income tax		(3,069)	(584)
Profit for the period		**4,065**	**4,802**
Attributable to:			
Equity attributable to owners of the Bank		4,065	4,802
Basic earnings per share (in €)		**0.0025**	**0.0030**

Interim consolidated statement of comprehensive income

	Group			
	From January 1st to		From April 1st to	
(Amounts in thousand €)	30.6.2025	30.6.2024	30.6.2025	30.6.2024
Profit for the period after income tax recognized in the Income Statement	**4,918**	**5,161**	**4,812**	**8,771**
Amounts that may be reclassified in the income statement				
Financial assets at Fair Value through Other Comprehensive Income (FVOCI)				
Change in fair value (before tax)	(2,003)	(7)	2,374	(3,209)
Income Tax	441	2	(522)	931
Amounts that will not be reclassified in the Income Statement				
Actuarial gains / (losses) on defined benefit obligations	128	69	128	69
Income Tax	*(28)*	*(20)*	*(28)*	*(20)*
Total other comprehensive income / (expenses) recognized directly in equity, after income tax	**(1,463)**	**44**	**1,951**	**(2,229)**
Total comprehensive income / (expenses), after income tax	**3,455**	**5,205**	**6,763**	**6,542**
Attributable to:				
Equity attributable to owners of the Bank	3,455	5,205	6,763	6,542

Interim standalone statement of comprehensive income

(Amounts in thousand €)	Bank From January 1st to 30.6.2025	30.6.2024
Profit for the period after income tax recognized in the Income Statement	**4,065**	**4,802**
Amounts that may be reclassified in the income statement		
Financial assets at Fair Value through Other Comprehensive Income (FVOCI)		
Change in fair value (before tax)	(2,003)	(7)
Income Tax	441	2
Amounts that will not be reclassified in the Income Statement		
Actuarial gains / (losses) on defined benefit obligations	128	69
Income Tax	*(28)*	*(20)*
Total other comprehensive income / (expenses) recognized directly in equity, after income tax	**(1,463)**	**44**
Total comprehensive income / (expenses), after income tax	**2,602**	**4,846**

Interim statement of financial position

(Amounts in thousand €)		Group		Bank	
Assets	**Note**	**30.6.2025**	**31.12.2024**	**30.6.2025**	**31.12.2024**
Cash and balances with Central Bank		654,471	421,947	654,471	421,946
Due from other financial institutions		78,532	79,664	78,509	79,633
Derivative financial instruments - assets		68	418	68	418
Loans and advances to customers (net of impairment)	**14**	4,863,821	4,430,012	4,854,977	4,422,602
Investment securities	**13**	1,503,159	1,700,138	1,503,159	1,700,138
Investments in subsidiaries	**15**	0	0	7,975	7,152
Investments in associates	**16**	2,362	2,169	2,362	2,169
Tangible assets		87,027	88,407	87,012	88,385
Investment property	**18**	90,622	70,752	90,622	70,752
Forborne assets		0	21,164	0	21,164
Intangible assets		253,876	246,557	253,770	246,463
Deferred tax assets	**17**	271,941	274,711	272,027	274,683
Assets held for sale	**17**	22,110	35,070	22,110	35,070
Other assets		144,125	169,460	141,953	165,927
Total Assets		**7,972,114**	**7,540,468**	**7,969,016**	**7,536,501**
Liabilities					
Due to credit institutions	**19**	72,504	101,107	72,504	101,107
Due to customers	**20**	6,555,641	6,085,239	6,561,773	6,091,422
Derivative financial instruments - liabilities		387	39	387	39
Debt securities in issue	**21**	178,232	133,100	178,232	133,100
Defined benefit obligations		7,133	7,787	7,133	7,787
Other provisions		26,323	27,132	26,323	27,132
Other liabilities		157,308	310,720	154,421	306,064
Total Liabilities		**6,997,527**	**6,665,125**	**7,000,774**	**6,666,650**
Equity					
Share capital (common shares)	**22**	80,901	80,900	80,901	80,900
Other equity instruments		100,000	0	100,000	0
Share premium		1,565,446	1,565,446	1,565,446	1,565,446
Reserves		1,234,580	1,236,043	1,234,539	1,236,002
Retained earnings		(2,006,340)	(2,007,046)	(2,012,644)	(2,012,496)
Equity attributable to equity owners of the Bank		**974,587**	**875,343**	**968,242**	**869,851**
Total Equity		**974,587**	**875,343**	**968,242**	**869,851**
Total Liabilities and Equity		**7,972,114**	**7,540,468**	**7,969,016**	**7,536,501**

Interim consolidated statement of changes in equity

Group

(Amounts in thousand €)	Share capital (common shares)	Share premium	Other equity instruments	Other reserves	Reserves	Retained earnings	Total
Balance 1.1.2024	**2,501**	**687,652**	**0**	**(149)**	**884,539**	**(1,128,105)**	**446,438**
Results for the period						5,161	**5,161**
Other comprehensive income							
Financial assets measured at fair value through other comprehensive income (FVOCI): Change in fair value				(7)			**(7)**
Actuarial gains / (losses) on defined benefit obligations				69			**69**
Income tax				(18)			**(18)**
Total comprehensive income/(expense), after income tax	**0**	**0**	**0**	**44**	**0**	**5,161**	**5,205**
Share capital increase expenses						384	**384**
Other changes in equity						**384**	**384**
Balance 30.06.2024	**2,501**	**687,652**		**(104)**	**884,539**	**(1,122,560)**	**452,027**
Changes up to 31.12.2024	78,399	877,794	0	254,028	97,580	(884,486)	423,316
Balance 31.12.2024	**80,900**	**1,565,446**	**0**	**253,924**	**982,119**	**(2,007,046)**	**875,343**

Group

(Amounts in thousand €)	Share capital (common shares)	Share premium	Other equity instruments	Other reserves	Reserves	Retained earnings	Total
Balance 1.1.2025	**80,900**	**1,565,446**	**0**	**253,924**	**982,119**	**(2,007,046)**	**875,343**
Results for the period						4,918	**4,918**
Other comprehensive income							
Financial assets measured at fair value through other comprehensive income (FVOCI): Change in fair value				(2,003)			**(2,003)**
Actuarial gains / (losses) on defined benefit obligations				128		51	**179**
Income Tax				413			**413**
Total comprehensive income/(expense), after income tax	**0**	**0**	**0**	**(1,463)**	**0**	**4,969**	**3,506**
Share capital increase through issuance of ordinary shares	1						**1**
Interest payable to holders of the AT1 capital instruments						(364)	**(364)**
AT1 capital instruments, net of issuance costs			100,000			(3,899)	**96,101**
Other changes in equity	**1**	**0**	**100,000**	**0**	**0**	**(4,263)**	**95,738**
Balance 30.06.2025	**80,901**	**1,565,446**	**100,000**	**252,461**	**982,119**	**(2,006,340)**	**974,587**

Interim standalone statement of changes in equity

Bank

(Amounts in thousand €)	Share capital (common shares)	Share premium	Other equity instruments	Other reserves	Reserves	Retained earnings	Total
Balance 1.1.2024	**2,501**	**687,652**	**0**	**(1,244)**	**885,593**	**(1,133,354)**	**441,146**
Results for the period						4,802	**4,802**
Στοιχεία συνολικών εσόδων							
Financial assets measured at fair value through other comprehensive income (FVOCI): Change in fair value				(7)			**(7)**
Actuarial gains / (losses) on defined benefit obligations				69			**69**
Income Tax				(18)			**(18)**
Total comprehensive income/(expense), after income tax	**0**	**0**	**0**	**44**	**0**	**4,802**	**4,846**
Share capital increase expenses						384	**384**
Other changes in equity						**384**	**384**
Balance 30.06.2024	**2,501**	**687,652**	**0**	**(1,200)**	**885,593**	**(1,128,168)**	**446,377**
Changes up to 31.12.2024	78,399	877,794	0	254,029	97,580	(884,328)	423,474
Balance 31.12.2024	**80,900**	**1,565,446**	**0**	**252,829**	**983,173**	**(2,012,496)**	**869,851**

Bank

(Amounts in thousand €)	Share capital (common shares)	Share premium	Other equity instruments	Other reserves	Reserves	Retained earnings	Total
Balance 1.1.2025	**80,900**	**1,565,446**	**0**	**252,829**	**983,173**	**(2,012,496)**	**869,851**
Results for the period						**4,065**	**4,065**
Other comprehensive income							
Financial assets measured at fair value through other comprehensive income (FVOCI): Change in fair value				(2,003)			**(2,003)**
Actuarial gains / (losses) on defined benefit obligations				128		51	**179**
Income Tax				413			**413**
Total comprehensive income/(expense), after income tax	**0**	**0**	**0**	**(1,463)**	**0**	**4,116**	**2,653**
Share capital increase through issuance of ordinary shares	1						**1**
Interest payable to holders of the AT1 capital instruments						(364)	**(364)**
AT1 capital instruments, net of issuance costs			100,000			(3,899)	**96,101**
Other changes in equity	**1**	**0**	**100,000**	**0**	**0**	**(4,263)**	**95,738**
Balance 30.06.2025	**80,901**	**1,565,446**	**100,000**	**251,366**	**983,173**	**(2,012,644)**	**968,242**

Interim statement of cash flows

	Group		Bank	
	From January 1st to		From January 1st to	
(Amounts in thousand €)	30.6.2025	30.6.2024	30.6.2025	30.6.2024
Cash flows from operating activities				
Interest and similar income received	118,227	69,409	117,056	69,409
Interest expense paid	(47,597)	(29,324)	(47,654)	(29,392)
Dividends received	352	67	352	67
Commission received	24,635	10,834	23,302	10,680
Commission paid	(7,648)	(3,499)	(7,627)	(3,499)
Profit from financial transactions	12,566	897	12,566	897
Other income	11,019	1,759	11,121	1,572
Cash payments to employees and suppliers	(83,461)	(26,689)	(82,807)	(26,565)
Cash flows from operating activities before changes in operating assets and liabilities	28,092	23,455	26,309	23,170
Changes in operating assets and liabilities				
Net (increase) / decrease in financial assets measured at fair value through profit or loss (FVPL)	(10,407)	101,473	(10,407)	101,473
Net (increase) / decrease in loans and advances to customers	(436,196)	(380,521)	(435,168)	(380,498)
Net (increase) / decrease in other assets	(33,001)	22,110	(34,350)	20,379
Net increase / (decrease) in amounts due to financial institutions	(28,945)	(1,567)	(28,604)	(1,567)
Net increase / (decrease) in amounts due to customers and similar liabilities	470,401	75,823	470,352	76,176
Net increase / (decrease) in other liabilities	(86,643)	(4,873)	(84,848)	(3,233)
Total changes in operating assets and liabilities of the statement of financial position	(124,792)	(187,555)	(123,026)	(187,269)
Total changes in operating assets and liabilities of the statement of financial position	**(96,700)**	**(164,100)**	**(96,716)**	**(164,100)**
Cash flows from investing activities				
Purchases of intangible assets	(16,246)	(8,973)	(16,226)	(8,973)
Purchases of tangible assets	(959)	(84)	(959)	(84)
Net amount of Purchases/sales/maturities of financial assets measured at fair value through other comprehensive income (FVOCI)	253,715	(72,945)	253,715	(72,945)
Purchase of financial assets measured at amortized cost	(45,184)	(2,869)	(45,184)	(2,869)
Investment in associates	(87)	0	(87)	0
Net cash flow from investing activities	**191,240**	**(84,871)**	**191,260**	**(84,871)**
Cash flows from financing activities				
Share Capital Increase	1	0	1	0
Lease payments under IFRS 16	(4,381)	(2,026)	(4,375)	(2,026)
Share Capital Increase related expenses / TIER1 conversion	0	384	0	384
Repayments of existing and new issuance of subordinated debt securities	45,132	0	45,132	0
AT1 capital instruments, net of issuance costs	96,101	0	96,101	0
Net cash flow from financing activities	**136,852**	**(1,642)**	**136,858**	**(1,642)**
Net increase / (decrease) in cash and cash equivalents	**231,393**	**(250,613)**	**231,402**	**(250,613)**
Cash and cash equivalents at the beginning of the period	501,611	462,853	501,579	462,853
Cash and cash equivalents at the end of the period	**733,004**	**212,240**	**732,980**	**212,240**

1. General Information

CrediaBank S.A. Group, ("the Group") (former "Attica Bank S.A."), operates mainly in the financial sector, providing a wide range of financial and banking services to individuals and companies.

Apart from the parent company, CrediaBank S.A. Group includes three (3) subsidiaries and three (3) associated company, which operate in Greece and employ 1,258 persons as at 30.6.2025. The number of Bank's branches as at the same date is 65.

CrediaBank S.A. (the "Bank") is the parent company of the Group. "CrediaBank S.A." is a Societé Anonyme with General Commercial Number 255501000 (former Registration Number (ARMAE) 6067/06/B/86/06). The Bank is listed on the Athens Stock Exchange. The address of the Bank's registered office is 260-262 Kifissias Avenue, Municipality of Chalandri, 15231.

The Condensed Six-month Financial Statements (the "financial statements") were approved for issue by the Board of Directors on 26th September 2025.

As at the financial statements 30.6.2025 approval date, the Board of Directors' composition was as follows:

Constantinos M. Herodotou	Chairman of the Board of Directors, Independent Non-Executive Member
Konstantinos G. Makedos***	A' Vice-Chairman of the BoD, Non-Executive Member
Avraam (Minos) E. Moissis*/**/***	B' Vice-Chairman of the Board of Directors, Non-Executive Member, Representative of the Hellenic Financial Stability Fund which was absorbed by the Hellenic Financial Stability Fund, appointed in accordance with the provisions of Law 3864/2010, as applicable
Eleni C. Vrettou	Chief Executive Officer, Executive Member
Vasiliki Ch. Skoubas	Executive Member
Nikolaos D. Vouyoukas*	Non-Executive Member
Despina I. Doxaki	Non-Executive Member
Nikolaos D. Bakos**	Non-Executive Member
Aimilios P. Yiannopoulos */**/***	Independent Non-Executive Member
Christos A. Alexakis	Independent Non-Executive Member
Ioannis G. Zographakis*/**/***	Independent Non-Executive Member
Panagiotis G. Liargovas**/***	Independent Non-Executive Member
Aimilios K. Stasinakis	Independent Non-Executive Member

* Member of the Audit Committee
** Member of the Corporate Governance, Nomination and Remuneration Committee
*** Member of the Risk Management Committee

On 26.2.2025, the Extraordinary General Meeting of the Shareholders elected the new Board of Directors of the Bank which was constituted in a body and allocated the responsibilities at its meeting held after the end of the above Extraordinary General Meeting.

The new Board of Directors will have a three-year term of office, i.e. from 26.2.2025 to 26.2.2028, which is extended in accordance with paragraph 1 of article 85 of the Law. 4548/2018 until the expiry of the deadline within which the next Annual General Meeting must be convened and until the relevant resolution is adopted.

The Bank's share is included in the following indice of the Athens Stock Exchange: Athex All Share Index (DOM).

2. Basis of Preparation

(2.1) Statement of preparation

The Condensed Interim Financial Information for the first semester of 2025 has been prepared in accordance with International Accounting Standard 34 "Six-month Financial Information" as adopted by the EU and should be reviewed in conjunction with the published annual financial statements for the year ended 31 December 2024. The accounting policies, as amended and effective from 1.1.2025 are presented in note 2.3. The amounts included in this Condensed Interim Financial Information are expressed in thousand euros, unless otherwise mentioned in the respective notes. Comparative figures are adjusted, where necessary, to match the changes in the current presentation period.

Basis for preparation of Condensed Interim Financial Information

(2.2) Going concern

The Group has prepared the half year report of 30.6.2025 according to the going concern principle. For the application of this principle, Management took into account the recent developments in the economic environment and has assessed all the risks related to the quality of the assets. Moreover, Management makes estimates in order to form projections, in the foreseeable future and for at least 12 months from the reporting date of the financial statements for trends and the economic environment in which the Group operates.

The areas examined below are: Macroeconomic environment, Asset quality, Market Risk, Liquidity, Capital Adequacy and Business Planning.

Macroeconomic Environment

In the second quarter of 2025, the Greek economy demonstrated resilience, maintaining positive momentum despite indications of a slowdown in certain sectors. The economy recorded a quarterly increase in real GDP of +0.6%, compared to the first quarter, while the annual growth rate stood at +1.7%, down from +2.2% in the first quarter of 2025.

Key developments

• On 18 April, 2025, S&P upgraded Greece's credit rating to BBB (from BBB-), maintaining a stable outlook. It is the third of the five rating agencies recognized by the ECB to upgrade Greece to investment grade, following Scope and DBRS. The agency has upgraded Greece due to its unwavering fiscal discipline.

• Fixed Capital Investment: Investment continues to be a primary catalyst for growth. Gross fixed capital investments amounted to €9.53 billion in the second quarter of the year, representing an increase of 6.7% on an annual basis.

• Employment and Unemployment: The unemployment rate decreased to 8.6% in the second quarter, down from 10.4% in the first quarter and 9.8% in the second quarter of 2024. The number of employed persons increased by approximately 4.0% compared to the first quarter and by ~1.4% on an annual basis. The number of unemployed persons decreased significantly.

• Consumption and Exports: Final consumer spending remained stagnant or decreased marginally on a quarterly basis. However, exports of services continued to contribute positively, particularly due to tourism. Exports of goods decreased slightly.

• Inflation & Monetary Policy: Headline inflation remained stable at around 2.4% in Q2, with the ECB projecting an annual rate of approximately 2.1% for 2025.

• Fiscal and Investment Tools: The use of National Recovery & Resilience Plan funds remains a priority, with investments in infrastructure, green transition, and digital transformation boosting economic activity.

The banking sector continues to demonstrate robust credit growth. Projections indicate that net credit growth for 2025 will surpass €12 billion, with the initial six months of the year already witnessing substantial loan growth. It

is important to note that Greece demonstrated a loan growth rate of 11%, which is significantly higher than the 3% recorded in the EU.

The above data indicate that:

Although growth has decelerated in comparison to the initial quarter, the economy remains on an upward trajectory, bolstered by investments and robust service exports.

The banking sector is demonstrating robust credit growth, enhanced liquidity, and positive prospects, which mitigates the risk of financial instability.

The bank is closely monitoring potential risks to its operations, including rising inflation, energy costs, and geopolitical tensions. However, there are currently no indications that these factors will have a significant impact on the bank's activities.

Challenges & Risks

• The slowdown in household consumption is a matter of concern for domestic demand.

• The recent decline in the export of goods indicates the presence of underlying structural deficiencies.

• The labor market is showing signs of improvement, but there is still room for growth in terms of female and younger demographics participating.

• The slowdown in the pace of structural reforms.

• External risks: There is a possibility of energy price shocks or effects from geopolitical tensions, which could result in an impact on inflation and cost of financing.

After careful consideration of the available data for the second quarter of 2025, the Management has concluded that there is no material uncertainty that would jeopardize the Group's ability to continue as a going concern.

Asset Quality

Completion of securitization transactions of the 'Domus' and 'Rhodium' portfolios, of total book value approximately €3.6 billion, strengthened the Bank's financial position and drastically reduced non-performing exposures (NPEs). As a result of these actions and ongoing efforts to maintain low levels of NPEs, the NPE ratio stood at 2.9%.

Furthermore, asset quality improved with the completion of the “Project Perseus” synthetic securitization of the €220 million SME and Large Corporate performing loan portfolio.

Additionally, during the first half of the year, the Bank proceeded with the sale of investment and held-for-sale properties. More specifically, thirteen properties were sold during the period, with a total value of approximately €13.4 million. By the end of 2025, the sale of an additional thirteen investment properties, amounting to approximately €14.1 million, is expected.

Market Risk

As of 30.06.2025, the Group's total exposure to bonds was €1.481 billion. This comprises investment securities measured at amortized cost (€1.002 billion), investment securities measured at fair value through other comprehensive income (€434 million) and securities measured at fair value through the trading portfolio (€45.25 million). The largest portion of this relates to government debt, amounting to €1.241 billion (€815.7 million of which relates to Greek government debt), as well as €239.6 million in international and Greek corporate bonds (€153.6 million of which relates to bank bonds, and €86 million to corporate bonds).

Based on the above analysis, approximately 4% of the Group's total capital utilization arises from funds allocated to bonds.

Similarly, the market risk arising from trading portfolios cumulatively is estimated to be at a particularly low level, representing approximately 0.4% of total capital utilization.

Liquidity

Following the legal merger (September 2024) and the increase in share capital (December 2024), the Group significantly strengthened its immediate liquidity and expanded its financing lines in the interbank market.

The successful increase in share capital of €735 million, as part of the implementation of the bank's business plan, has had a positive impact on its ability to cover its financing needs in the medium-long term while continuing to rely on its deposit balances. As of 30.06.2025, deposit balances had significantly increased in the context of the merger, reaching €6.6 billion.

In the context of assessing and mitigating the risk of concentration within its deposit base, the Group seeks to rebalance its deposit mix. This is because the concentration of funding sources in a specific market or among a few large liquidity providers entails significant risk. If its sources of liquidity are not sufficiently diversified, events such as market collapse, exclusion from the market, or the withdrawal of large amounts of deposits could cause significant liquidity issues and increased financing costs for the Group.

In light of the above, the Group proceeded with the international issuance of AT1 and Tier II bonds for the first time, amounting to €100 million and €150 million respectively. This marks a significant strategic success, highlighting international investors' confidence in the Bank's ongoing transformation. This transaction is the most innovative in the European bond market, as it is the first time that AT1 and Tier II bonds have been issued simultaneously. The issue was oversubscribed almost five times, confirming the confidence of the international investment market. This success will significantly strengthen the Bank's capital adequacy and liquidity, enabling the Group to continue implementing its Business Plan without interruption. Bids exceeded €1 billion, with oversubscription of almost four times for AT1 and five times for Tier II. This resulted in bond yields of 9.375% and 7.375%, respectively, compared to initial offerings of 10% and 8%. Moody's Ratings rated the bonds, resulting in an AT1 rating of Caa1 (hyb) and a Tier II rating of B2.

The Group has been deemed eligible by the ECB since June 2025 and now has access to its monetary policy operations. This further strengthens the Group's ability to cope with liquidity under severely adverse conditions.

As of 30.06.2025, the Group's supervisory liquidity ratios (LCR and NSFR) remain above the minimum supervisory thresholds (221% and 134%, respectively).

At the same time, the Bank assesses possible adverse scenarios that affect liquidity in the context of internal and supervisory exercises. Stress tests for extreme liquidity situations showed that the bank has sufficient liquidity reserves to cope with potential outflows in the short and medium term.

Capital adequacy

Based on the Supervisory Review and Evaluation Process (SREP), which is conducted annually by the Bank of Greece, the total capital requirements (OCR) that the Issuer must maintain on an ongoing basis as of 5 July 2024 are defined by the following ratios:

- Common Equity Tier 1 ratio (CET1 ratio): 8.73%
- Tier 1 ratio: 10.80% and
- Total Capital Ratio (TCR): 13.56%.

It should be noted that the above capital requirements incorporate:

a) the minimum capital adequacy requirements of Pillar I of Basel II as defined in Article 92(1) of EU Regulation No. 575/2013, amounting to 8%,

(b) the additional capital requirements of Pillar II ("P2R"), under Basel III, as defined in Article 16(2) of EU Regulation No. 1024/2013, amounting to 3.02%

(c) the capital conservation

n buffer under Law 4261/2014, amounting to 2.5%

(d) the institution-specific countercyclical buffer in accordance with the provisions of Chapter F of Law 4261/2014, amounting to 0.04%[1]

As at the reporting date, the Group's Capital Ratios are as follows:

- 10.4% the common equity tier 1 capital index (CET1)
- 13.1% the tier 1 capital index (TIER I); and
- 17.3% the overall TCR capital adequacy ratio.

The most significant factors that led to the formation of capital adequacy ratios include:

- Recognition of the first half-year's profitability, amounting to approximately €5 million, in the Group's regulatory capital.
- International issuance of AT1 and TII bonds, amounting to €100 million and €150 million respectively, marked a significant strategic success, highlighting international investors' confidence in the Bank's ongoing transformation. This is the most innovative transaction in the European bond market, as it is the first time that AT1 and T2 bonds have been issued simultaneously. The nearly fivefold oversubscription of the issue confirms the confidence of the international investment market, and this success significantly strengthens the Bank's capital adequacy and liquidity, enabling the Group to continue the implementation of its Business Plan without interruption.
- Credit expansion of approximately €542 million. In line with its business plan objectives, the Bank continues to pursue its credit expansion policy unhindered, strengthening the Greek economy and, in particular, the SMEs it targets.

Furthermore, after the reporting date, the Bank

plans to implement a new synthetic securitization (Perseus 2), utilizing the loan portfolio of the former Pancreta Bank with the aim of completing it by 2025.

As part of its internal and supervisory exercises, the Bank is evaluating possible adverse scenarios in the event of failing to achieve the estimated operating income and expenses, as set out in the Business and Capital Plan for the period up to 2027. This covers the period required for the purposes of the going concern principle (at least one year from the date of approval of the financial statements). These scenarios assume that the targets set out in the Business and Capital Plan will not be achieved, which would adversely affect sizes such as the Group's credit expansion, credit risk, operating income, financing costs and total expenses. Even after incorporating the adverse scenario, the Bank's capital adequacy ratios remain above the minimum regulatory limits for the reporting period.

Business Planning

As part of the implementation of its business plan, the Bank has reorganized its network. This was initially achieved by merging 15 branches by May 2025. The Bank has also reorganized central services to optimize coverage of the new bank's needs. At the same time, the Bank's management implemented a voluntary retirement programme, with 183 employees participating, corresponding to approximately 15% of the Bank's total workforce. The results for the first half of 2025 were impacted by a cost of €24.8 million in the context of implementing this programme.

[1] *An additional countercyclical capital buffer of 0.04% is applied to the Group's exposures to foreign countries, as these countries have a defined countercyclical capital buffer set by their respective central banks. The countercyclical capital buffer is a tool designed to fluctuate in relation to a country's economic situation, with the aim of ensuring capital adequacy in times of crisis.*

Furthermore, during the first half of 2025, the Bank assessed and planned additional actions through organic and non-organic measures with the aim of strengthening its capital adequacy further, in accordance with the provisions of its Business Plan.

In this context, it should be noted that, on 16 September 2025, CrediaBank S.A. confirmed that it has entered into a put option agreement with HSBC Continental Europe, S.A. ("HBCE") regarding the potential acquisition of HBCE's 70.03% shareholding in HSBC Bank Malta p.l.c. The terms of the transaction contemplate a total consideration to HBCE of €200 million for the acquisition of 70.03% of HSBC Malta, representing a 0.48x multiple of HSBC Malta's H1 2025 Tangible Book Value (TBV). The Potential Transaction is expected to lead to a significant increase in CrediaBank's earnings per share and RoTBV. If the Potential Transaction proceeds, upon completion, CrediaBank's regulatory capital ratios are expected to remain well above their respective regulatory requirements. CrediaBank expects the Potential Transaction to be capital neutral and financed entirely from own liquidity and capital resources. The transaction will be subject to corporate and regulatory approvals from the Malta Financial Services Authority (MFSA), the Bank of Greece and the European Central Bank, and would be expected to be completed by end of 2026.

Summary:

Based on the above and in particular, taking into account:

- achieving recurring organic profitability before provisions throughout 2024 and in the first half of 2025, and the creation of internal capital, in the context of implementing the strategic objectives of the Business Plan until 2027, as submitted to the supervisory authorities,
- high liquidity ratios maintained by the Bank,
- simultaneous issuance of a €100 million AT1 bond and a €150 million TIER II bond,
- The Bank's remarkable net credit expansion of €542 million in the first half of 2025 focused on financing small and medium-sized enterprises, freelancers and retail banking customers.
- The fact that, in the event of internal and supervisory exercises, the Bank assesses possible adverse scenarios in which the estimated operating income and expenses are not achieved, based on the Business and Capital Plan for the period up to 2027. This covers the period required for the purposes of the going concern principle. These scenarios are based on the assumption that the targets set out in the Business and Capital Plan will not be achieved, which would adversely affect sizes such as the Group's credit expansion, credit risk, operating income, financing costs and total expenses. After incorporating the adverse scenario, the Bank's Capital Adequacy Ratios remain above the minimum regulatory thresholds for the reporting period.
- The Bank is evaluating the potential use of other sources of liquidity with a view to further expanding its liquidity.

The Bank's Board of Directors estimates that the conditions for applying the going concern principle to the preparation of the financial statements will be met for at least the next 12 months from the date of approval of the financial statements.

(2.3) Accounting policies applicable from 1.1.2025

The accounting policies applied by the Group for the preparation of the condensed Six-month financial statements are in accordance with those presented in the published annual financial statements for the year ended 31.12.2024, taking into consideration the amendments of the standards as issued by the International Accounting Standards Board (IASB), adopted by the European Union and applied from 1.1.2025:

Amendments to IAS 21 "The Effects of Changes in Foreign Exchange Rates: Lack of Exchangeability" (effective for annual periods starting on or after 01/01/2025)

In August 2023, the International Accounting Standards Board (IASB) issued amendments to IAS 21. The Effects of Changes in Foreign Exchange Rates that require entities to provide more useful information in their financial statements when a currency cannot be exchanged into another currency. The amendments introduce a definition of currency exchangeability and the process by which an entity should assess this exchangeability. In addition, the amendments provide guidance on how an entity should estimate a spot exchange rate in cases where a currency is not exchangeable and require additional disclosures in cases where an entity has estimated a spot exchange rate due to a lack of exchangeability. The above have been adopted by the European Union with effective date of 01.01.2025. The amendments do not affect the consolidated Financial Statements.

New Standards, Interpretations, Revisions and Amendments to existing Standards that have not been applied yet or have not been adopted by the European Union

The following new Standards, Interpretations and amendments of IFRSs have been issued by the International Accounting Standards Board (IASB), but their application has not started yet or they have not been adopted by the European Union.

IFRS 9 & IFRS 7 "Amendments to the Classification and Measurement of Financial Instruments" (effective for annual periods starting on or after 01.01.2026)

In May 2024, the International Accounting Standards Board (IASB) issued amendments to the Classification and Measurement of Financial Instruments which amended IFRS 9 "Financial Instruments" and IFRS 7 "Financial Instruments: Disclosures". Specifically, the new amendments clarify when a financial liability should be derecognised when it is settled by electronic payment. Also, the amendments provide additional guidance for assessing contractual cash flow characteristics to financial assets with features related to ESG-linked feuatures (environmental, social, and governance). IASB amended disclosure requirements relating to investments in equity instruments designated at fair value through other comprehensive income and added disclosure requirements for financial instruments with contingent features that do not relate directly to basic lending risks and costs.

The Group will examine the impact of the above on its Financial Statements. The above have been adopted by the European Union with effective date of 01.01.2026.

Annual Improvements to IFRS Standards-Volume 11 (effective for annual periods starting on or after 01.01.2026)

In July 2024, the IASB issued the Annual Improvements to IFRS Accounting Standards-Volume 11 addressing minor amendments to the following Standards: IFRS 1 'First-time Adoption of International Financial Reporting Standards', IFRS 7 'Financial Instruments: Disclosures', IFRS 9 'Financial Instruments': IFRS 10 'Consolidated Financial Statements', and IAS 7 'Statement of Cash Flows'. The amendments are effective for annual periods starting on or after 01/01/2026. The Group will examine the impact of the above on its Financial Statements. The above have been adopted by the European Union with effective date of 01.01.2026.

IFRS 18 "Presentation and Disclosure in Financial Statements" (effective for annual periods starting on or after 01.01.2027)

In April 2024 the International Accounting Standards Board (IASB) issued a new standard, IFRS 18, which replaces IAS 1 'Presentation of Financial Statements'. The objective of the Standard is to improve how information is communicated in an entity's financial statements, particularly in the statement of profit or loss and in its notes to the financial statements. Specifically, the Standard will improve the quality of financial reporting due to a) the requirement of defined subtotals in the statement of profit or loss, b) the requirement of the disclosure about management-defined performance measures and c) the new principles for aggregation and disaggregation of information. The Group will examine the impact of the above on its Financial Statements. The above have not been adopted by the European Union.

IFRS 19 "Subsidiaries without Public Accountability: Disclosures" (effective for annual periods starting on or after 01.01.2027)

In May 2024 the International Accounting Standards Board issued a new standard, IFRS 19 "Subsidiaries without Public Accountability: Disclosures". The new standard allows eligible entities to elect to apply IFRS 19 reduced

disclosure requirements instead of the disclosure requirements set out in other IFRS. IFRS 19 works alongside other IFRS, with eligible subsidiaries applying the measurement, recognition and presentation requirements set out in other IFRS and the reduced disclosures outlined in IFRS 19. This simplifies the preparation of IFRS financial statements for the subsidiaries that are in-scope of this standard while maintaining at the same time the usefulness of those financial statements for their users. IFRS 19 is effective from annual reporting periods beginning on or after 1 January 2027, with early adoption permitted. The Group will examine the impact of the above on its Financial Statements. The above have not been adopted by the European Union.

Amendments to IFRS 19 "Subsidiaries without Public Accountability: Disclosures" (effective for annual periods starting on or after 01.01.2027)

IFRS 19 "Subsidiaries without Public Accountability: Disclosures" was issued based on the disclosure requirements of other IFRSs as effective on 28 February 2021. At the time of its issuance, IFRS 19 did not include reduced disclosure requirements for standards introduced or amended after that date. In August 2025, the IASB amended IFRS 19 to include reduced disclosure requirements for new or amended IFRSs issued between February 2021 and May 2024. IFRS 19 will continue to be updated as new or amended IFRSs are issued. The Group will examine the impact of the above on its Financial Statements. The above have not been adopted by the European Union.

(2.4) Accounting Estimates

The preparation of Six-month Consolidated Condensed Financial Information of the Group requires the Management to make judgments, to use estimates and assumptions that effect the application of accounting policies and reported amounts of Assets and Liabilities, Income and Expense. Actual results may differ from those estimations. Regarding the going concern principle, the estimates of the Management are the same as those adopted in the preparation of the Annual Consolidated Financial Statements and are analyzed in note 2.2

The significant assumptions adopted by the Group to estimate certain accounting figures and the sources of uncertainty affecting these estimates are consistent with those adopted under the preparation of the Annual Standalone and Consolidated Financial Statements for the year ended 31st December 2024, with the following update:

- **Impairment losses of financial instruments**

  The Group recognizes provisions for impairment when impairment requirements apply in accordance with IFRS 9 for financial assets arising from signed contracts, in accordance with the impairment provision policy. It assesses provisions for impairment every calendar quarter, when it issues its Financial Statements, as well as whenever else it deems necessary due to changes in the financial environment.

  The calculation of expected credit loss is based on the following credit risk parameters: Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD). The estimate of these parameters incorporates future market conditions, using a weighted probability of three different scenarios (adverse, base, optimistic).

  Provisions for impairment relate to the probability of default (PD) and are calculated for the next 12 months, unless there has been a significant increase in credit risk since initial recognition, in which case the expected credit losses are recognized over the entire life of financial exposure. For exposures classified as Purchased or Originated Credit-Impaired (POCI), expected credit losses are calculated for their entire lifetime.

  The Group makes an individual assessment of provisions for impairment for exposures classified as significant according to the level set internally based on the provisioning policy, and a collective assessment of other exposures with common credit risk characteristics.

3. Principal accounting policies

The accounting policies and methods of calculation followed by the Group for the preparation of the condensed interim financial information for the period ended 30 June, 2025, are consistent with those applied under the preparation of the most recent standalone and consolidated financial statements (31 December 2024), except for adoption of new standards and interpretations referred to in note 2.3 and effective for annual periods beginning on or after 1 January 2025.

4. Fair value of financial instruments

The following table presents the carrying amount as well as the fair values of financial instruments (financial assets and liabilities) not measured at fair value in the Condensed Interim Statement of Financial Position.

Fair value of Statement of Financial Position items

	Group			
	Carrying amount		Fair value	
Financial Assets	**30.6.2025**	**31.12.2024**	**30.6.2025**	**31.12.2024**
Due from other financial institutions	78,532	79,664	78,532	79,664
Loans and advances to customers (net of impairment)	4,863,821	4,430,012	4,863,943	4,429,972
Investment securities measured at amortized cost	1,002,000	953,440	1,005,544	925,694

	Carrying amount		Fair value	
Financial Liabilities	**30.6.2025**	**31.12.2024**	**30.6.2025**	**31.12.2024**
Due to other financial institutions	72,504	101,107	72,504	101,107
Due to customers	6,555,641	6,085,239	6,563,246	6,116,255
Debt securities in issue	178,232	133,100	178,232	133,100

	Bank			
	Carrying amount		Fair value	
Financial Assets	**30.6.2025**	**31.12.2024**	**30.6.2025**	**31.12.2024**
Due from other financial institutions	78,509	79,633	78,509	79,664
Loans and advances to customers (net of impairment)	4,854,977	4,422,602	4,855,403	4,422,822
Investment securities measured at amortized cost	1,002,000	953,440	1,005,544	925,694

	Carrying amount		Fair value	
Financial Liabilities	**30.6.2025**	**31.12.2024**	**30.6.2025**	**31.12.2024**
Due to other financial institutions	72,504	101,107	72,504	101,107
Due to customers	6,561,773	6,091,422	6,563,579	3,239,153
Debt securities in issue	178,232	133,100	178,232	133,100

The fair value of receivables from credit institutions and liabilities to credit institutions measured at amortized cost does not differ substantially from the corresponding carrying amount, as the majority have a maturity of less than one month.

The fair value of investment securities at amortized cost is calculated based on active market prices.

The fair value of loans and advances to customers and due to customers is calculated by discounting the expected future cash flows (inflows and outflows correspondingly). The interest rates used to discount cash flows for loans and customer liabilities were based on the yield curve.

The fair value reflects the estimates at the date of the preparation of the annual financial statements. These estimates are subject to, among others, adjustments depending on the prevailing market conditions at the date of measurement. These calculations represent the most suitable estimates of the Management and are based on particular assumptions. Taking into account the fact that these calculations incorporate uncertainties, it is

probable that the fair values might not represent the price at which such financial instruments could actually be sold for or settled with in the future.

Financial instruments which are measured at fair value or their fair value is disclosed, are classified in the following three levels based on the lowest information source used for the estimation of their fair value:

- Level 1: active market prices (not adjusted) for the respective assets and liabilities
- Level 2: inputs which are directly or indirectly observable
- Level 3: resulting from non-observable inputs used in valuation models

In case where the fair value differs from the transaction price at the time of the initial recognition of financial instruments, the difference is recognized directly in profit and loss only when the instrument is measured based on inputs related to levels 1 and 2. In case where it is measured based on inputs related to level 3, the difference arising on initial recognition is not recognized directly in profit and loss but it may be recognized subsequently provided that the instrument's measurement is based on observable inputs and after taking into account the nature of the instrument as well as the length of time.

Level 2 includes inputs which do not meet the requirements for classification in level 1 but they are observable, either directly or indirectly. These inputs are:

- Active market prices for similar assets or liabilities.
- Other observable inputs for the asset or liability under measurement, such as:
  - Interest rate and yield curves
  - Implied volatility
  - Credit margins

The principal methods used for the measurement of fair value in level 2 are the reference to the current fair value of a reasonably similar instrument, the discounting method and the options pricing models.

Non observable inputs are included in level 3. Non observable inputs used for the measurement of fair value include correlations, long-term volatility measures, expected cash flows, discount rates, credit margins and other parameters related to specific transactions and determined by the Group. The principal methods used for the measurement of fair value in level 3 are the discounting method, the multipliers and the options pricing models.

Moreover:

- The fair value of non-listed shares as well as shares not quoted in an active market is determined based on the Group's estimations regarding the future profitability of the issuer after taking into account the expected growth rate of its operations as well as the weighted average rate of capital return which is used as a discount rate. Given that these parameters are mainly non-observable, the valuation of these shares is classified into level 3.
- Level 3 also includes debt instruments not quoted in an active market due to lack of liquidity, e.g. in cases where the issuer is under liquidation. In these cases, the expected cash flows from the debt instruments are determined by the Group based on their collectability.

At every reporting date, the Group assesses alternative methods for determining non-observable inputs, estimates their effect on the fair value calculation and ultimately selects non-observable inputs which are consistent with current market conditions and with methods it uses for fair value measurement.

The table below depicts the hierarchy of financial instruments measured at fair value at every financial statements' preparation date based on the quality of inputs used for the estimation of fair value.

	Group			
30.6.2025	**Level 1**	**Level 2**	**Level 3**	**Total**
Financial assets measured at fair value through other comprehensive income (FVOCI)	435,760	0	0	**435,760**
Investment securities measured at fair value through profit or loss	65,399	0	0	**65,399**
Derivative financial instruments - assets	0	68	0	**68**
Derivative financial instruments - liabilities	0	387	0	**387**

31.12.2024	**Level 1**	**Level 2**	**Level 3**	**Total**
Financial assets measured at fair value through other comprehensive income (FVOCI)	690,760	0	734	**691,494**
Investment securities measured at fair value through profit or loss	55,204	0	0	**55,204**
Derivative financial instruments - assets	0	418	0	**418**
Derivative financial instruments - liabilities	0	39	0	**39**

	Bank			
30.6.2025	**Level 1**	**Level 2**	**Level 3**	**Total**
Financial assets measured at fair value through other comprehensive income (FVOCI)	435,760	0	0	**435,760**
Investment securities measured at fair value through profit or loss	65,399	0	0	**65,399**
Derivative financial instruments - assets	0	68	0	**68**
Derivative financial instruments - liabilities	0	387	0	**387**

31.12.2024	**Level 1**	**Level 2**	**Level 3**	**Total**
Financial assets measured at fair value through other comprehensive income (FVOCI)	690,760	0	734	**691,494**
Investment securities measured at fair value through profit or loss	55,204	0	0	**55,204**
Derivative financial instruments - assets	0	418	0	**418**
Derivative financial instruments - liabilities	0	39	0	**39**

5. Capital adequacy

The Group's Capital, Liquidity and Market Risk Management Division monitors capital adequacy at regular time intervals and submits the results of its calculations on a quarterly basis to the Bank of Greece that acts as the supervisory authority for all Credit Institutions.

The Total Capital Adequacy Ratio is defined as the ratio of regulatory equity capital to assets and off-balance sheet items, weighted by the risk they incorporate. TIER 1 capital ratio is defined as the ratio of Tier 1 capital to risk weighted assets (on and off-balance sheet) while the ratio Common Equity Tier 1 (CET 1) is defined in a similar way.

Weighted assets include credit risk (including counterparty and credit valuation adjustment risk), market risk, and operational risk. They are calculated from 31 March 2025 in accordance with the new supervisory framework for capital requirements, as set out in Regulation (EU) No 1623/2024 (CRR3).

According to Regulation 575/2013 and Bank of Greece's Credit and Insurance Committee Decision 114 / 04.08.2014 banks are required, to meet the following minimum capital ratios on both a standalone and a consolidated basis: Common Equity Tier 1 (CET 1) 4.5%, Tier 1 capital ratio (TIER 1) 6% and total capital adequacy ratio (Total Capital Ratio) 8%.

It is noted that the above Decision abolished Bank of Greece's Executive Committee Act 13/28.03.2013 and provides for transitional amendments regarding the implementation of regulatory capital reductions for Common Equity Tier 1 (CET 1) capital.

Based on the decision 506/05.07.2024 issued by the Bank of Greece, the Bank is obliged to keep a minimum ratio of Total SREP Capital Requirements of 11.02%, which is comprised of the 8% as defined by article 92 of CRR, plus 3.02% for the additional supervisory capital requirements (Pillar II Requirements – P2R) upon the result of the Supervisory Review and Evaluation Process (SREP).

Additionally to the above mentioned capital requirements and based on article 122 of Law 4261/2014, the Group is obliged to maintain a capital security buffer of 2.5%, the maintenance of which is evaluated taking into consideration the current prevailing conditions.

Similarly, Article 123 of Law 4261/2014 requires the Group to maintain a countercyclical capital buffer of 0.04%.[2]

Also, based on the SREP conducted annually by the Bank of Greece, as of 5 July 2024 the total capital requirements ("OCR") that the Issuer should maintain on an ongoing basis are defined by the following indicators:

- CET1 ratio: 8.73%
- TIER 1 ratio: 10.80% and
- TCR Ratio: 13.56%.

It is noted that the above capital requirements incorporate:

(a) the Basel Pillar I minimum capital adequacy requirements as set out in Article 92(1) of EU Regulation No 575/2013, amounting to 8%,

(b) the additional capital requirements of Basel Pillar II ("P2R"), as set out in Article 16(2) of EU Regulation No. 1024/2013 amounting to 3.02% and

(c) the capital conservation buffer of Law 4261/2014 amounting to 2.5%

(d) the specific countercyclical buffer for each institution in accordance with the provisions of chapter F of Law 4261/2014, amounting to 0.04%.

[2] *An additional countercyclical capital buffer of 0.04% is applied to the Group's exposures to foreign countries, as these countries have a defined countercyclical capital buffer set by their respective central banks. The countercyclical capital buffer is a tool designed to fluctuate in relation to a country's economic situation, with the aim of ensuring capital adequacy in times of crisis.*

The Group's objective is to maintain strong capital adequacy at all times, in accordance with regulatory requirements, while ensuring the smooth completion of its business objectives and business plan.

As at the reporting date of the Financial Statements, the Capital Ratios of the Group and the Bank, subject to obtaining all necessary supervisory and regulatory approvals, which are pending as of the date of publication, were as follows:

As at 30.6.2025, the capital adequacy ratios are as follows:

	Group		Bank	
Description	**30.6.2025**	**31.12.2024**	**30.6.2025**	**31.12.2024**
Common equity Tier 1 (CET 1) ratio	10.4%	11.9%	10.2%	11.7%
Tier 1 ratio	13.1%	11.9%	12.9%	11.7%
Total Capital Adequacy Ratio	17.3%	14.8%	17.1%	14.6%

The decrease in regulatory ratios compared to the previous year is mainly due to the increase in weighted assets - RWAs - by approximately €183 million, with the most significant impact of the net credit expansion of the Bank's loan portfolio by approximately €542 million. It should be noted that there was an increase in total regulatory capital of €2.4 million, mainly affected by the recognition of Six-month period profits of €5.2 million and by the regulatory amortization of the subordinated bond (LOWER TIER II).

At the same time, the Bank conducted an internal exercise, incorporating a possible adverse scenario of non-achievement of estimated operating income and expenses under the Business and Capital Plan for the period up to and including 2026, thus covering the period required for the purposes of the business continuity principle (at least one year from the approval of the Financial Statements). The assumptions are based on the non-achievement of goals reflected in the Business and Capital Plan and negatively affect figures such as the Group's credit growth, credit risk, operating revenues, financing costs and total expenses. Following the integration of the adverse scenario, the Bank's Capital Adequacy Ratios remain well above the minimum supervisory thresholds for the period of one year following the publication of the Condensed Interim Financial Information.

6. Operating segments

The analysis per operating segment reflects the size of the segments of the Bank's organizational structure. Information disclosed on operating segments is information that management uses for internal reporting to assess the effectiveness of each segment, as well as the manner in which resources are allocated.

The operating segments assessed internally by the Group's Management are the following:

Retail banking

The segment includes financing and deposits to individuals, freelancers, and sole proprietorships.

Corporate banking

The segment includes financing large and medium-sized enterprises, as well as Factoring and Leasing operations.

Capital Management / Treasury

This segment includes management of the Group's cash reserves, intermediary activities in the sale of mutual funds, management of the Group's securities, as well as custody services.

Structured Financing

The segment includes operations related to Structured Financing and Shipping Banking.

Corporate Center

This segment includes the results of Bancassurance operations, non-performing exposures, Senior Notes, Bond issues, as well as expenses related to the Bank's Transformation, mainly concerning voluntary staff exit costs, operational merger and system integration costs, as well as Rebranding expenses.

Group

(Amounts in thousand €)	Retail Banking	Corporate Banking	Structured Financing	Treasury	Corporate Center / Intercompany Eliminations	Total
From January 1st to June 30th 2025						
Net income						
- interest	(16,553)	53,662	14,763	21,579	5,040	**78,491**
- commission	3,387	8,900	3,400	0	1,300	**16,987**
- trading results and other income	746	5,250	1,125	5,804	12,451	**25,376**
- Inter-segment results	43,865	(15,958)	(4,422)	(10,435)	(13,050)	**0**
Net Total Income	**31,444**	**51,854**	**14,865**	**16,949**	**5,741**	**120,854**
Result from investments in associates	0	0	0	0	107	**107**
Profit / (Loss) before income tax	**(7,655)**	**29,017**	**7,170**	**4,612**	**(24,673)**	**8,473**
Income tax						(3,554)
Profit / (Loss) for the period						**4,918**
Other segment items						
Provisions for expected credit losses and other impairment	95	(1,670)	(500)	(635)	(6,713)	**(9,423)**
Depreciation expense	(4,687)	(3,672)	(1,632)	(2,584)	(1,360)	**(13,935)**
Total Assets 30.6.2025	546,261	2,430,843	732,577	2,237,959	2,024,474	**7,972,114**
Total Liabilities 30.6.2025	(4,509,273)	(1,204,230)	(267,207)	(545,508)	(471,309)	**(6,997,527)**

Group

(Amounts in thousand €)	Retail Banking	Corporate Banking	Treasury	Total
From January 1st to June 30th 2024				
Net income				
- interest	173	31,939	7,827	**39,940**
- commission	(1,251)	8,446	127	**7,322**
- trading results and other income	1,727	7,751	1,261	**10,739**
Net Total Income	**650**	**48,136**	**9,215**	**58,001**
Results from investments in associates	0	1	0	**1**
Profit / (Loss) before income tax	**(24,542)**	**26,895**	**3,319**	**5,671**
Income tax				(511)
Profit / (Loss) for the period				**5,161**
Other segment items				
Provisions for expected credit losses and other impairment	(17,892)	2,079	40	**(15,773)**
Depreciation expense	(1,199)	(5,538)	(1,450)	**(8,186)**
Total Assets 31.12.2024	475,362	3,709,643	3,355,462	**7,540,468**
Total Liabilities 31.12.2024	(4,702,895)	(1,574,719)	(387,512)	**(6,665,125)**

Bank

(Amounts in thousand €)	Retail Banking	Corporate Banking	Structured Financing	Treasury	Corporate Center / Intercompany Eliminations	Total
From January 1st to June 30th 2025						
Net income						
- interest	(16,553)	52,496	14,763	21,579	4,979	**77,263**
- commission	3,387	8,192	3,400	0	696	**15,675**
- trading results and other income	746	5,250	1,125	5,804	13,259	**26,184**
- Inter-segment results	43,865	(15,958)	(4,422)	(10,435)	(13,050)	**0**
Net Total Income	**31,444**	**49,980**	**14,865**	**16,949**	**5,883**	**119,122**
Profit / (Loss) before income tax	(7,655)	27,667	7,170	4,612	(24,662)	**7,134**
Income tax						**(3,069)**
Profit / (Loss) for the period						**4,065**
Other segment items						
Provisions for expected credit losses and other impairment	95	(1,839)	(500)	(635)	(6,713)	**(9,592)**
Depreciation expense	(4,687)	(3,656)	(1,632)	(2,584)	(1,360)	**(13,919)**
Total Assets 30.6.2025	546,261	2,291,084	732,577	2,237,959	2,161,134	**7,969,016**
Total Liabilities 30.6.2025	(4,509,273)	(1,072,407)	(267,207)	(545,508)	(606,378)	**(7,000,774)**

Bank

(Amounts in thousand €)	Retail Banking	Corporate Banking	Treasury	Total
From January 1st to June 30th 2024				
Net income				
- interest	105	31,939	7,827	**39,872**
- commission	(1,571)	8,612	127	**7,168**
- trading results and other income	1,539	7,753	1,261	**10,553**
Net Total Income	**73**	**48,305**	**9,215**	**57,593**
Profit / (Loss) before income tax	**(24,827)**	**26,895**	**3,319**	**5,386**
Income tax				**(584)**
Profit / (Loss) for the period				**4,802**
Other segment items				
Provisions for expected credit losses and other impairment	(17,892)	2,079	40	**(15,773)**
Depreciation expense	(1,199)	(5,538)	(1,450)	**(8,186)**
Total Assets 31.12.2024	475,220	3,707,027	3,354,254	**7,536,501**
Total Liabilities 31.12.2024	(4,704,349)	(1,574,798)	(387,502)	**(6,666,650)**

It should be noted that the business segments include internal allocations of revenue and expenses in accordance with the bank's approved policy. These allocations include, among other things, the costs of certain operational services and activities to the extent they can be allocated to the business segments. All such allocations are made consistently and on an ongoing basis.

7. Net interest income

Net interest income amounted to €78.5 million, showing a significant increase of 96.5% compared to the corresponding period of 2024 due to the increase in the Bank's interest-bearing base in the context of the merger with the former Pancreta Bank, as well as the increase in the business receivables portfolio acquired from Pancreta Factors. Excluding the impact of the merger with the former Pancreta Bank, interest income, despite successive interest rate cuts that mainly affected the loan portfolio, increased by 11% compared to the comparative period, mainly due to the increase in interest on investment securities.

8. Net commission income

The Group's net fee and commission income amounted to €16.9 million, showing a significant increase of €9.7 million (or 132% on a percentage basis) compared to the comparative period.

The increase in net income from fees and commissions in the first semester of 2025 was mainly due to commissions from the issuance of letters of guarantee and commissions from transactions using credit cards and management of bond loans and mutual funds.

On the other hand, expenses from fees and commissions increased by €4.1 million compared to the comparative period (or 118.6% on a percentage basis) which was almost entirely attributable to commissions paid to Visa and MasterCard.

9. Operating expenses

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2025**	**30.6.2024**	**30.6.2025**	**30.6.2024**
Salaries and wages	(31,423)	(12,847)	(31,076)	(12,821)
Social security contributions (defined contribution plans)	(6,360)	(2,692)	(6,302)	(2,683)
Other charges	(1,122)	(953)	(1,119)	(953)
Defined benefit plan expenses	(614)	(358)	(614)	(358)
Other provisions for post employment benefits obligations	(380)	(303)	(380)	(303)
Personnel Expenses	**(39,899)**	**(17,153)**	**(39,491)**	**(17,118)**
Security and cleaning expenses	(1,706)	(713)	(1,706)	(713)
Telecommunication and service utility expenses	(2,871)	(1,355)	(2,870)	(1,355)
Printing and stationery expenses	(105)	(74)	(104)	(74)
Advertising, promotion, donations, memberships and grants expenses	(1,583)	(730)	(1,577)	(730)
Non - embedded taxes and insurance premium expenses	(2,352)	(1,453)	(2,343)	(1,449)
Third party fees and expenses	(5,441)	(2,202)	(5,264)	(2,142)
Teiresias systems expenses	(368)	(384)	(368)	(384)
Repair and maintenance expenses	(5,642)	(2,445)	(5,642)	(2,445)
Travelling expenses	(1,015)	(296)	(1,001)	(296)
Other expenses	(1,422)	(1,113)	(1,382)	(1,087)
General Operating Expenses	**(22,505)**	**(10,765)**	**(22,259)**	**(10,676)**
Staff leaving expense	(24,779)	(454)	(24,779)	(454)
Non requerring Operating Expenses	**(24,779)**	**(454)**	**(24,779)**	**(454)**
Depreciation of tangible assets	(2,014)	(508)	(2,006)	(508)
Amortization of intangible assets	(7,223)	(5,861)	(7,216)	(5,861)
Amortization of right of use assets	(4,698)	(1,817)	(4,698)	(1,817)
Depreciation Expenses	**(13,935)**	**(8,186)**	**(13,919)**	**(8,186)**
Total Operating Expenses	**(101,118)**	**(36,558)**	**(100,448)**	**(36,434)**

Number of employees	Group		Bank	
	30.6.2025	**30.6.2024**	**30.6.2025**	**30.6.2024**
The average number of employees is:	1,365	581	1,355	578
The number of employees is:	1,258	588	1,248	585

The average number of the Group's employees during the current period was 1,365 employees, compared to 581 employees in the comparative period. Staff remuneration and expenses in the closing period stood at € 39.9 million, increased by 132.6% compared to the comparative period in 2024 mainly due to the merger with Pancreta Bank.

With respect to the staff incentive plan, the benefit is paid in a lump sum by the Bank and the related expense is recognized at the time the employee becomes entitled to receive the remuneration or if the remuneration is based on the achievement of targets at the time of their achievement. The Bank for the first semester of 2025 made a provision of €2 million charged to the category Remuneration and personnel expenses compared to the provision of €1 million made in the comparative period.

General operating expenses increased by €11.7 million compared to the same period last year due to the merger with the former Pancreta Bank but remain in line with the Group's strategic objectives and transformation priorities. The increase is mainly attributable to a) non-recurring third-party fees of €1.8 million in connection with the operational merger b) the current period's repair and maintenance expenses of €3.1 million of which €1.9 million relates to repairs and maintenance of information systems in the context of the merger of the Bank with the former Pancreta Bank from September 2024 and €1.2 million due to the restructuring of both the branch network and the central management units.

The item "Staff departure costs" relates to the cost for the first semester of 2025 of the participation of 183 employees in the Voluntary Redundancy Programme, implemented following the relevant decisions of the Bank's Board of Directors. The programme is expected to be finalized within the second half of 2025, following the completion of the assessment of the Bank's operational needs.

10. Profit / (loss) from investment portfolio

The results of financial and investment portfolio operations as at 30.6.2025 show a significant improvement and amount to a profit of approximately €13.8 million compared to €3.5 million in the comparative period. This improvement is mainly due to the gain from the sale of DIAS shares amounting to €7.8 million, an increase in profits from the valuation of the bond and share portfolio by €0.6 million (€856 k compared to €207 k) and an increase in profits from the sale of bonds Greek Treasury Bonds of €1.2 million (€3.1 million compared to €1.8 million on 30.6.2024).

11. Taxes

The income tax for the period ended 30.6.2025 was calculated based of the review of the items and nature of revenues and expenses, in accordance with the effective tax provisions. As regards the temporary differences between tax and accounting base, a deferred tax has been calculated in accordance with IAS 12.

The Group's deferred tax is calculated, using the balance sheet method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred tax is determined using tax rates that have been enacted by the balance sheet date and are expected to apply when the related deferred tax asset is realized or deferred tax liability is settled. If the tax rate changes at the year that deferred tax asset is realized or deferred tax liability is settled, then the difference is recognized in the income statement, except the temporary tax differences that are recorded directly in Equity.

Article 93 of Law 4605/01.4.2019 "Alignment of Greek legislation with the European Parliament and Council Directive (EU) 2016/943 of 08.06.2016 on the protection of undisclosed know-how and business information (confidential commercial data) against unlawful acquisition, use and disclosure (EEL 157, 15.06.2016) - Measures for accelerating the work of the Ministry of Economy and other provisions" states that:

- The credit balances of fiscal years 2008 and 2010 up to 2012 that arose from withheld taxes on specially taxed income are transferred and will be offset at the time when income tax is incurred in proportion to that tax. This net-off procedure also includes any amounts refunded by virtue of court decisions, creating an obligation to return them to the Greek State at the time, proportionally to the amount of the income tax recognized.
- The credit balances that arose under Law 4046/2012 and have not been offset after the end of the five-years period from their recognition, will be offset starting from 01.1.2020 in ten equal annual installments with any tax liability of the banks.

Based on the above, the Bank's receivables from the Greek State from withheld taxes amount to approximately 4.9 million euros and relate to the financial years 2011, 2012 and 2013 (i.e. the years 2010, 2011 and 2012) and will be offset, as mentioned above. Of the aforementioned total amount of €4.9 million, an amount of €2.46 million has been offset.

Based on its business plan, the Bank's Management has estimated that the deferred tax asset, which amounts to approximately €272 million as at 30.6.2025, can be offset against future taxable profits. Of the total deferred tax asset, €23.7 million has no specific time limit for offsetting against taxable profits, while €273.3 million relates to tax losses carried forward and may be offset in the five years following initial recognition.

The table below presents the income tax which was recognized directly to equity:

Group

(Amounts in thousand €)

Description	30.6.2025 Before income tax	30.6.2025 Income tax	30.6.2025 After income tax	30.6.2024 Before income tax	30.6.2024 Income tax	30.6.2024 After income tax
Amounts reclassified in income statement						
Financial assets at fair value through other comprehensive income (FVOCI)	(2,003)	441	(1,563)	(7)	2	(5)
Amounts not reclassified in income statement						
Change in actuarial gains / (losses) of defined benefit obligations	128	(28)	100	69	(20)	49
Total	**(1,875)**	**413**	**(1,463)**	**62**	**(18)**	**44**

Bank

(Amounts in thousand €)

Description	30.6.2025 Before income tax	30.6.2025 Income tax	30.6.2025 After income tax	30.6.2024 Before income tax	30.6.2024 Income tax	30.6.2024 After income tax
Amounts reclassified in income statement						
Financial assets at fair value through other comprehensive income (FVOCI)	(2,003)	441	(1,563)	(7)	2	(5)
Amounts not reclassified in income statement						
Change in actuarial gains / (losses) of defined benefit obligations	128	(28)	100	69	(20)	49
Total	**(1,875)**	**413**	**(1,463)**	**62**	**(18)**	**44**

The following table presents the income tax recognized in the income statement for the period:

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2025**	**30.6.2024**	**30.6.2025**	**30.6.2024**
Current income tax	(485)	73	0	0
Deferred income tax	(3,069)	(584)	(3,069)	(584)
Total	**(3,554)**	**(511)**	**(3,069)**	**(584)**

The deferred tax is as follows:

(Amounts in thousand €)	Group		Bank	
Deferred Tax	**30.6.2025**	**30.6.2024**	**30.6.2025**	**30.6.2024**
Difference from tangible assets depreciation	(5,144)	(1,573)	(5,144)	(1,573)
Readjustment of Investment property fair value	(131)	(330)	(131)	(330)
Allowance for impairment of loans	2,029	1,788	2,029	1,788
Allowance for impairment of off balance sheet items	(149)	(32)	(149)	(32)
Allowance for impairment of financial assets	(61)	(12)	(61)	(12)
Tax losses carried forward, other temporary differences and write offs	466	(513)	466	(513)
Pension and other benefits after retirement	(79)	88	(79)	88
Deferred tax assets	**(3,069)**	**(584)**	**(3,069)**	**(584)**

The following table presents deferred tax assets and liabilities in the interim statement of financial position:

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2025**	**31.12.2024**	**30.6.2025**	**31.12.2024**
Provisions for credit losses	15,432	13,403	15,432	13,403
Impairment of financial assets at fair value through other comprehensive income (FVOCI)	(74)	(515)	(74)	(515)
Off balance sheet items	4,509	4,659	4,509	4,659
Impairment of other financial assets	671	732	671	732
Tax losses carried forward and other temporary differences	275,449	275,096	275,535	275,068
Pension and other benefits after retirement	1,606	1,713	1,606	1,713
Deferred Tax Assets	**297,593**	**295,089**	**297,679**	**295,061**
Revaluation of intangible assets	(16,973)	(16,850)	(16,973)	(16,850)
Revaluation of tangible assets	(4,197)	(936)	(4,197)	(936)
IFRS16	(1,900)	(140)	(1,900)	(140)
Pension and other benefits after retirement	(83)	47	(83)	47
Other temporary differences	(2,499)	(2,499)	(2,499)	(2,499)
Deferred Tax Liabilities	**(25,652)**	**(20,378)**	**(25,652)**	**(20,378)**
Net Deferred Tax Assets	**271,941**	**274,711**	**272,027**	**274,683**

12. Earnings / (Losses) per share – basic and diluted

Basic profit /(loss) per share is calculated by dividing the net profit/(loss) for the period attributable to the Bank's common shareholders by the weighted average number of the Bank's common shares outstanding during the period.

The above calculation took into account the share capital increase resulting from the mandatory conversion of AT1 bonds issued by the former PAGKRETA BANK into shares of CrediaBank S.A., amounting to €15.1 million, which was approved by the Athens Stock Exchange on 17.01.2025, and on 20.01.2025, trading of 17,049 New Shares of nominal value of €0.05 began on Main Market of the Athens Stock Exchange.

It should be noted that on 30.06.2025, as well as in the comparative period, there are no potential share titles for the adjustment of the weighted average number of common shares for the period and, therefore, there is no difference in terms of reduced profits.

	Group			
(Amounts in thousand €)	1.1-	1.1-	1.4-	1.4-
Description	**30.6.2025**	**30.6.2024**	**30.6.2025**	**30.6.2024**
Profit for the year attributable to equity owners of the Bank	4,918	5,161	4,812	8,771
Profit for the year attributable to ordinary equity owners of the Bank	**4,918**	**5,161**	**4,812**	**8,771**
Weighted average number of ordinary shares during the period	1,626,999,470	1,626,999,470	1,626,999,470	1,626,999,470
Earnings per share - basic (in €)	**0.0030**	**0.0032**	**0.0030**	**0.0054**

	Bank	
(Amounts in thousand €)	1.1-	1.1-
Description	**30.6.2025**	**30.6.2024**
Profit for the year attributable to equity owners of the Bank	4,065	4,802
Profit for the year attributable to ordinary equity owners of the Bank	**4,065**	**4,802**
Weighted average number of ordinary shares during the period	1,626,999,470	1,626,999,470
Earnings per share - basic (in €)	**0.0025**	**0.0030**

13. Investment securities

Investment securities measured at fair value through profit or loss	Group and Bank	
(Amounts in thousand €)	30.6.2025	31.12.2024
Government Bonds	**39,401**	**33,759**
Greek Government Bonds	12,515	13,662
Foreign Government Bonds	0	1,880
Greek Government T-Bills	26,886	18,218
Corporate Bonds	**5,849**	**817**
Credit institutions	5,649	613
Non-financial corporations	200	205
Bonds	**45,251**	**34,577**
Listed shares - (Domestic)	6,257	6,208
Listed shares - (Foreign)	9,084	9,118
Non-Listed Shares - (Domestic)	4,808	5,302
Shares	**20,149**	**20,628**
Investment securities measured at fair value through profit or loss	**65,399**	**55,204**

The items for the comparative year were reclassified to correctly record Greek Government Interest-bearing Notes (€18.2 million) and non-financial company bonds (€0.2 million).

Investment securities measured at amortized cost	Group and Bank	
(Amounts in thousand €)	30.6.2025	31.12.2024
Government Bonds	**831,251**	**782,739**
Greek Government Bonds	506,729	548,910
Foreign Government Bonds	324,522	233,829
Corporate Bonds	**174,265**	**174,443**
Credit institutions	90,118	90,176
Non-financial corporations	84,148	84,268
Expected credit losses	**(3,516)**	**(3,742)**
Investment securities measured at amortized cost	**1,002,000**	**953,440**

Investment securities measured at fair value through other comprehensive income (FVOCI)	Group and Bank	
(Amounts in thousand €)	30.6.2025	31.12.2024
Government Bonds	**370,882**	**634,629**
Greek Government Bonds	114,868	107,517
Foreign Government Bonds	101,281	178,854
Greek Government T-Bills	154,733	224,875
Foreign Government T-Bills	0	123,383
Corporate Bonds	**63,025**	**54,907**
Credit institutions	57,844	49,608
Non-financial corporations	5,180	5,299
Bonds	**433,907**	**689,537**
Listed shares - (Domestic)	1,105	1,212
Listed shares - (Foreign)	14	11
Non-Listed Shares - (Domestic)	734	734
Shares	**1,853**	**1,957**
Investment securities measured at fair value through other comprehensive income (FVOCI)	**435,760**	**691,494**

The decrease compared to 31.12.2024 is mainly due to the maturity of the Greek Government T-Bills of nominal value €329.9 million and foreign government bonds of nominal value of €127.6 million and is partially offset by the acquisition of the Greek Government T-Bills worth €154.7 million, government bonds worth €40.5 million, and credit institution bonds worth €5 million in the first half of 2025.

14. Loans and advances to customers at amortized cost

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2025**	**31.12.2024**	**30.6.2025**	**30.6.2025**
Credit cards	23,122	23,599	23,139	23,643
Consumer loans	59,044	54,622	59,044	54,622
Mortgages	306,431	303,995	306,431	303,995
Other	0	0	0	0
Loans to individuals	**388,597**	**382,216**	**388,614**	**382,261**
Loans to corporate entities	**3,356,759**	**2,837,275**	**3,347,700**	**2,829,453**
Public sector	**19,446**	**20,906**	**19,446**	**20,907**
Senior notes of securitisations	**1,109,179**	**1,203,999**	**1,109,179**	**1,204,000**
Net investment in finance lease	**55,391**	**44,143**	**55,391**	**44,144**
Loans and advances to customers (before impairment)	**4,929,372**	**4,488,541**	**4,920,330**	**4,480,764**
Expected Credit Losses	**(68,167)**	**(60,925)**	**(67,969)**	**(60,557)**
Mezzanine notes issued in the context of loan securitisations at fair value	**2,616**	**2,394**	**2,616**	**2,395**
Loans and advances to customers (net of impairment)	**4,863,821**	**4,430,012**	**4,854,977**	**4,422,602**

The movement of credit risk provisions for the first half-year is as follows:

Movement of expected credit losses	Group			
(Amounts in thousand €)	**(Stage 1)**	**(Stage 2)**	**(Stage 3)**	**Total**
Opening Balance 1.1.2025	(15,485)	(1,671)	(43,769)	**(60,925)**
Provisions and reversals of provisions during 2025	201	(788)	(6,697)	**(7,285)**
Write-offs of provisions during 2025	0	0	43	**43**
Movements between stages	(1,577)	1,155	422	**0**
Credit risk provisions as of 30.6.2025	**(16,861)**	**(1,304)**	**(50,001)**	**(68,167)**

The movement in credit risk provisions for 2024 is as follows:

Movement of expected credit losses	Group			
(Amounts in thousand €)	**(Stage 1)**	**(Stage 2)**	**(Stage 3)**	**Total**
Opening balance 1.1.2024	(11,985)	(81,268)	(1,122,614)	**(1,215,868)**
Expected credit risk losses and losses reversals for 2024	11,572	33,212	(60,708)	**(15,924)**
Write offs during 2024	0	0	14,258	**14,258**
Movements between stages	(20,351)	45,211	(24,860)	**0**
Credit risk provisions as of 30.6.2024	**(20,764)**	**(2,845)**	**(1,193,924)**	**(1,217,534)**
Changes during the period 1.7.2024 – 31.12.2024				
Provision formed from the transfer of the Pancreta Bank portfolio	(6,655)	(3,717)	(516,577)	**(526,949)**
Rhodium portfolio provision formed as part of PPA	0	0	(410,785)	**(410,785)**
Expected credit risk losses and losses reversals for 2024	(20,505)	33,884	(415,701)	**(402,322)**
Write offs during 2024	2	7,547	16,263	**23,813**
Movements between stages	21,233	(73,724)	52,491	**0**
Write-offs of provisions of Domus and Rhodium portfolios	11,204	37,185	2,424,464	**2,472,853**
Expected credit losses for 2024	**(15,485)**	**(1,671)**	**(43,769)**	**(60,925)**

The movement in credit risk provisions for the first half of 2025 is as follows:

Movement of expected credit losses	Bank			
(Amounts in thousand €)	(Stage 1)	(Stage 2)	(Stage 3)	Total
Opening balance 1.1.2025	(15,216)	(1,652)	(43,690)	**(60,557)**
Provisions and reversals of provisions during 2025	26	(807)	(6,674)	**(7,455)**
Write-offs of provisions during 2025	0	0	43	**43**
Movements between stages	(1,577)	1,155	422	**0**
Credit risk provisions as of 30.06.2025	**(16,766)**	**(1,304)**	**(49,898)**	**(67,969)**

The movement in credit risk provisions for 2024 is as follows:

Movement of expected credit losses	Bank			
(Amounts in thousand €)	(Stage 1)	(Stage 2)	(Stage 3)	Total
Opening balance 1.1.2024	(11,985)	(81,268)	(1,122,614)	**(1,215,868)**
Expected credit risk losses and losses reversals for 2024	11,572	33,212	(60,708)	**(15,924)**
Write offs during 2024	0	0	14,258	**14,258**
Movements between stages	(20,351)	45,211	(24,860)	**0**
Credit risk provisions as of 30.06.2024	**(20,764)**	**(2,845)**	**(1,193,924)**	**(1,217,534)**
Changes during the period 1.7.2024 – 31.12.2024				
Provision formed from the transfer of the Pancreta Bank portfolio	(6,528)	(3,717)	(516,498)	**(526,743)**
Rhodium portfolio provision formed as part of PPA	0	0	(410,785)	**(410,785)**
Expected credit risk losses and losses reversals for 2024	(20,037)	36,188	(418,313)	**(402,161)**
Write offs during 2024	2	7,547	16,263	**23,813**
Movements between stages	20,908	(76,010)	55,103	**0**
Write-offs of provisions of Domus and Rhodium portfolios	11,204	37,185	2,424,464	**2,472,853**
Expected credit losses for 2024	**(15,216)**	**(1,652)**	**(43,690)**	**(60,557)**

The credit loss provisions for the first semester of 2025 and 2024 are as follows:

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2025**	**30.6.2024**	**30.6.2025**	**30.6.2024**
(Impairment charge) / Reversal of impairment charge on loans and advances to customers	(7,286)	(15,924)	(7,455)	(15,924)
(Impairment charge) / Reversal of impairment charge on off balance sheet items	679	112	679	112
Impairment charge / (Reversal of impairment charge) on financial assets measured at amortized cost	51	(68)	51	(68)
(Impairment charge) / Reversal of impairment charge on financial assets measured at amortized cost	229	108	229	108
Synthetic securitisation costs	(1,285)	0	(1,285)	0
Impairment of debt securities	(1,810)	0	(1,810)	0
Total	**(9,423)**	**(15,773)**	**(9,592)**	**(15,773)**

Loans and advances to customers

Group	**30.6.2025**			
(Amounts in thousand €)	12-month expected credit losses (Stage 1)	Lifetime expected credit losses on non-impaired exposures (Stage 2)	Lifetime expected credit losses on credit-impaired exposures (Stage 3)	**Carrying amount**
Retail Loans				
Gross carrying amount	354,060	16,527	18,010	**388,597**
Expected credit losses	(1,592)	(502)	(7,553)	**(9,647)**
Carrying amount	352,468	16,025	10,456	**378,950**
Corporate Loans				
Gross carrying amount	3,266,098	22,072	123,980	**3,412,150**
Expected credit losses	(15,238)	(802)	(42,187)	**(58,227)**
Carrying amount	3,250,860	21,270	81,793	**3,353,923**
Public Sector Loans				
Gross carrying amount	18,930	0	516	**19,446**
Expected credit losses	(31)	0	(262)	**(293)**
Carrying amount	18,899	0	255	**19,154**
Senior and mezzanine notes of securitisations				
Gross carrying amount	1,111,794	0	0	**1,111,794**
Expected credit losses	0	0	0	**0**
Carrying amount	1,111,794	0	0	**1,111,794**
Loans and advances to customers				
Total Gross carrying amount	**4,750,883**	**38,600**	**142,505**	**4,931,988**
Total expected credit losses	**(16,861)**	**(1,304)**	**(50,001)**	**(68,167)**
Total Carrying Amount	**4,734,021**	**37,296**	**92,504**	**4,863,821**

Group	31.12.2024			
(Amounts in thousand €)	12-month expected credit losses (Stage 1)	Lifetime expected credit losses on non-impaired exposures (Stage 2)	Lifetime expected credit losses on credit-impaired exposures (Stage 3)	**Carrying amount**
Retail Loans				
Gross carrying amount	354,881	10,135	17,200	**382,216**
Expected credit losses	(2,071)	(478)	(6,881)	**(9,430)**
Carrying amount	352,810	9,657	10,319	**372,786**
Corporate Loans				
Gross carrying amount	2,718,266	53,434	109,720	**2,881,420**
Expected credit losses	(13,371)	(1,192)	(36,647)	**(51,210)**
Carrying amount	2,704,895	52,241	73,073	**2,830,209**
Public Sector Loans				
Gross carrying amount	20,400	0	506	**20,907**
Expected credit losses	(43)	0	(242)	**(285)**
Carrying amount	20,357	0	264	**20,622**
Senior and mezzanine notes of securitisations				
Gross carrying amount	1,206,395	0	0	**1,206,395**
Expected credit losses	0	0	0	**0**
Carrying amount	1,206,395	0	0	**1,206,395**
Loans and advances to customers				
Total Gross carrying amount	**4,299,942**	**63,569**	**127,426**	**4,490,937**
Total expected credit losses	**(15,485)**	**(1,671)**	**(43,769)**	**(60,925)**
Total Carrying Amount	**4,284,457**	**61,898**	**83,656**	**4,430,012**

Bank	30.6.2025			
(Amounts in thousand €)	12-month expected credit losses (Stage 1)	Lifetime expected credit losses on non-impaired exposures (Stage 2)	Lifetime expected credit losses on credit-impaired exposures (Stage 3)	Carrying amount
Retail Loans				
Gross carrying amount	354,077	16,527	18,010	**388,614**
Expected credit losses	(1,592)	(502)	(7,553)	**(9,647)**
Carrying amount	352,485	16,025	10,456	**378,967**
Corporate Loans				
Gross carrying amount	3,257,155	22,072	123,864	**3,403,091**
Expected credit losses	(15,143)	(802)	(42,084)	**(58,029)**
Carrying amount	3,242,012	21,270	81,780	**3,345,062**
Public Sector Loans				
Gross carrying amount	18,930	0	516	**19,446**
Expected credit losses	(31)	0	(262)	**(293)**
Carrying amount	18,899	0	255	**19,154**
Senior and mezzanine notes of securitisations				
Gross carrying amount	1,111,794	0	0	**1,111,794**
Expected credit losses	0	0	0	**0**
Carrying amount	1,111,794	0	0	**1,111,794**
Loans and advances to customers				
Total Gross carrying amount	**4,741,957**	**38,600**	**142,390**	**4,922,946**
Total expected credit losses	**(16,766)**	**(1,304)**	**(49,898)**	**(67,969)**
Total Carrying Amount	**4,725,190**	**37,296**	**92,491**	**4,854,977**

Bank	31.12.2024			
(Amounts in thousand €)	12-month expected credit losses (Stage 1)	Lifetime expected credit losses on non-impaired exposures (Stage 2)	Lifetime expected credit losses on credit-impaired exposures (Stage 3)	Carrying amount
Retail Loans				
Gross carrying amount	354,927	10,135	17,200	**382,262**
Expected credit losses	(2,074)	(478)	(6,881)	**(9,433)**
Carrying amount	352,853	9,657	10,319	**372,829**
Corporate Loans				
Gross carrying amount	2,712,788	51,200	109,608	**2,873,597**
Expected credit losses	(13,098)	(1,174)	(36,567)	**(50,839)**
Carrying amount	2,699,690	50,027	73,041	**2,822,757**
Public Sector Loans				
Gross carrying amount	20,400	0	506	**20,907**
Expected credit losses	(43)	0	(242)	**(285)**
Carrying amount	20,357	0	264	**20,622**
Senior and mezzanine notes issued in the context of loan securitisations				
Gross carrying amount	1,206,395	0	0	**1,206,395**
Expected credit losses	0	0	0	**0**
Carrying amount	1,206,395	0	0	**1,206,395**
Loans and advances to customers				
Total Gross carrying amount	**4,294,510**	**61,336**	**127,314**	**4,483,160**
Total expected credit losses	**(15,216)**	**(1,652)**	**(43,690)**	**(60,557)**
Total Carrying Amount	**4,279,295**	**59,684**	**83,624**	**4,422,603**

15. Investments in subsidiaries

(Amounts in thousand €) **30.6.2025**

Company Name	Country of incorporation	Number of shares	Ownership interest %	Equity	Acquisition Cost	Carrying amount
Credia Group Insurance Agency S.A. (Single-Member)	Greece	10,000	100%	0	100	100
Credia Factors S.A. (Single-Member) Debt Management Company	Greece	12,000,000	100%	7,875	6,000	7,875
Pancreta Renewables S.A.	Greece	250	98%	(29)	0	0
Investment in subsidiaries					**6,100**	**7,975**

(Amounts in thousand €) **31.12.2024**

Company Name	Country of incorporation	Number of shares	Ownership interest %	Equity	Acquisition Cost	Carrying amount
Credia Group Insurance Agency S.A. (Single-Member)	Greece	10,000	100%	0	100	100
Credia Factors S.A. (Single-Member) Debt Management Company	Greece	12,000,000	100%	7,052	6,000	7,052
Pancreta Renewables S.A.	Greece	250	98%	(29)	0	0
Investment in subsidiaries					**6,100**	**7,152**

** ex Attica Bancassurance Agency S.A.*

*** ex Pancreta Factors S.A.*

16. Investment in associates and joint ventures

The companies of the Group, consolidated under the equity method are Zaitech Innovation Venture Capital Fund I, EOS Hellenic Renaissance Fund II ("EHRF II") and Golden Age Capital Private Equity Fund I.

The Bank and the New Economy Development Fund (TA.NE.O) are main unit holders of Zaitech I while the Bank holds a 0.46% participating interest in EOS Hellenic Renaissance Fund II and 2% in Golden Age Capital Private Equity Fund I. Taking into account the nature of the investments, control in mutual funds is exercised jointly by the unit holders. As a result, the Group's investments are measured using the equity method of accounting (IAS 28).

Zaitech Innovation Venture Capital Fund

Zaitech Innovation Venture Capital Fund I aims to invest in innovative capital companies that have a registered and effective head office in Greece, preferably in companies operating in the food, beverage, retail, organic, industrial, energy, telecommunication and IT sectors. The activities' location of the company does not differ from its headquarters.

The subsidiary, "Attica Ventures S.A.", in which the Bank is a shareholder of 10%, has been appointed as the management company for the mutual fund Zaitech I.

The acquisition cost for Bank's investments in Zaitech Fund I as at 30.06.2025 amounted to €2,264 k.

It is noted that the valuation of the venture capital fund holdings is carried out in accordance with the guidelines of the European Venture Capital Association – EVCA and the provisions of Law 4141/2013.

A profit on the valuation of the companies of approximately €107 k has been recorded in the consolidated income statement for the period as a result of the above participation.

EOS Hellenic Renaissance Fund II

EOS Hellenic Renaissance Fund II aims to invest in financially sound SMEs and small mid-cap companies with high growth potential. EHRF II as a general growth fund will invest in all sectors, with 50% allocation to F&B and 50% to other sectors, namely logistics and transportation, selective industrial, selective consumer and retail, digital and technology - fintech (in development stage).

The fund is managed by EOS Capital Partners AIFM.

The Bank's acquisition cost, as at 30.06.2025, in respect of the EOS Hellenic Renaissance Fund II ("EHRF II") amounted to €11 k and relates to the two first instalment of the Bank's total holding of €1 million. As of 31.06.2025, no investments have been made.

Golden Age Capital Private Equity Fund I

Golden Age Capital Private Equity Fund I aims to invest in sectors such as food & beverages and restaurants, healthcare services, business services, specialized industries (e.g. precision manufacturing, clothing, car maintenance, repair and operations) and consumer products and retail trade.

The mutual fund is managed by Golden Age Capital AIFM.

The Bank's acquisition cost, as at 30.06.2025, in relation to the Golden Age Capital Private Equity Fund I amounted to €50 k and relates to the first instalment of the Bank's total holding of €2 million. No investments have been made as at 31.06.2025.

The following table presents Attica Bank's investments in associates for both the current and comparative periods:

30.6.2025

Company Name (Amounts in thousand €)	Country of Incorporation	% Participation	Acquisition Cost
Zaitech I / Venture Capital Mutual Fund I	Greece	50%	2,264
EOS Hellenic Renaissance Fund II	Luxembourg	0%	48
Golden Age Fund I	Greece	2%	50

31.12.2024

Company Name (Amounts in thousand €)	Country of Incorporation	% Participation	Acquisition Cost
Zaitech I / Venture Capital Mutual Fund I	Greece	50%	2,157
EOS Hellenic Renaissance Fund II	Greece	0%	11

17. Assets held for sale

In the context of the initiatives actions recorded in the Business Plan 2022-2025, the Group has initiated the process of selling a portfolio of properties that were either classified under the "Investment property" category or had been reclassified in the category "Investment property" as they were no longer used by the Group for its operations. The Group has classified in its Assets Held-for-sale, investment properties which are immediately available for sale. Their disposal has been approved by the relevant governing bodies and is expected to be completed in stages over the next 12 months.

In the first half of 2025, nine properties of a total value of €12.9 million were sold for the consideration of € 13 million. The profit from the sale of €86.5 k was recognized as income and is included in the category "Other income/expenses."

The total value of properties held-for-sale as of 30.06.2025, is €22.1 million.

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18. Investment property

Investment property relates to properties acquired through auctions with the aim of selling or leasing them in the near future. As part of the merger with the former Pancreta Bank, the Bank reassessed its policy on auction properties worth €21.2 million and transferred them to investment property category.

In the first half of 2025, four properties of total value €427 k were sold for €482 k. The profit from the sale of €55,700 was recognized as income and is included in the category "Other income/expenses."

Income from rentals of investment property for the first semester of 2025 amounted to €452 k and €73 k for the comparative period and is included in "Other income / (expenses)".

19. Due to financial institutions

(Amounts in thousand €)	Group and Bank	
Description	**30.6.2025**	**31.12.2024**
Sight deposits	10,440	31,087
Liabilities to other credit institutions	62,064	70,020
Due to financial institutions	**72,504**	**101,107**

20. Due to customers

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2025**	**31.12.2024**	**30.6.2025**	**31.12.2024**
Current accounts	182,950	188,483	182,950	188,483
Savings accounts	1,365,105	1,278,362	1,365,105	1,278,362
Term deposits	2,533,887	2,799,065	2,533,887	2,799,065
Blocked	82	94	82	94
Deposits of individuals	**4,082,024**	**4,266,003**	**4,082,024**	**4,266,003**
Sight deposits	1,177,091	919,647	1,177,424	920,329
Term deposits	633,286	572,009	639,086	577,509
Blocked	1,094	1,097	1,094	1,097
Deposits of corporations	**1,811,472**	**1,492,754**	**1,817,604**	**1,498,936**
Sight deposits	471,823	153,241	471,823	153,241
Term deposits	142,947	129,644	142,947	129,644
Public sector deposits	**614,770**	**282,886**	**614,770**	**282,886**
Sight deposits	22,162	23,140	22,162	23,140
Savings accounts	1,190	1,001	1,190	1,001
Other deposits	**23,352**	**24,141**	**23,352**	**24,141**
Other due to customers	**24,024**	**19,456**	**24,024**	**19,456**
Due to customers	**6,555,641**	**6,085,239**	**6,561,773**	**6,091,422**

21. Debt securities in issue

In the context of the implementation of the shareholders' agreement and the relevant approvals of the competent supervisory authorities, the Bank proceeded on 07.01.2025 with the early repayment of the Tier II bond by paying to the Greek State the amount of €100.3 million.

On 05.06.2025, the Bank, as part of its Euro Medium Term Note programme (EMTN), successfully completed the issuance of subordinated bonds ("Tier II Bonds") totaling €150,000,000 with a fixed interest rate, a ten-year maturity, and a call option for the Bank after the first five years.

(Amounts in thousand €)	Group and Bank
Opening balance 1.1.2025	**133,100**
Changes period 1.1 - 30.06.2025	0
Interest	124
Maturities/repayments	(100,324)
Issue of TIER II bond	150,000
Issue of TIER II bond expenses	(4,668)
Balance 30.06.2025	**178,232**

The following issues have been carried out by the Bank:

(Amounts in thousand €)

	Group and Bank				
		30.6.2025		31.12.2024	
Description	**Maturity date**	**Average interest rate for the period**	**Carrying amount**	**Average interest rate for the period**	**Carrying amount**
Subordinated bond (Lower Tier II)	20.12.2028	0.00%	0	6.41%	100,200
Subordinated bond, issue 2015 (renewed 2021) (Tier II)	31.3.2028	6.00%	23,500	6.00%	23,500
Subordinated bond, issue 2018 (Tier II)	21.12.2025	6.50%	9,400	6.50%	9,400
Subordinated bond, issue 2025 (Tier II)	13/06/2030	7.38%	145,332		0
Debt securities in issue			**178,232**		**133,100**

22. Equity

(Amounts in thousand €)	Group		Bank	
Description	**30.6.2025**	**31.12.2024**	**30.6.2025**	**31.12.2024**
Paid up (common shares)	80,901	80,900	80,901	80,900
Share capital	**80,901**	**80,900**	**80,901**	**80,900**
Share Premium	1,565,446	1,565,446	1,565,446	1,565,446
Convertible bond loan	100,000	0	100,000	0
Reserves	1,234,580	1,236,043	1,234,539	1,236,002
Accumulated losses	(2,006,340)	(2,007,046)	(2,012,644)	(2,012,496)
Total Equity	**974,587**	**875,343**	**968,242**	**869,851**

Share Capital

On 17.01.2025, the bank announced that the Athens Stock Exchange approved the admission to trading on the Main Market of the Athens Stock Exchange of 17,049 new ordinary registered shares of the Bank with voting rights and a nominal value of € 0.05 each, resulting from the mandatory conversion of 151 bonds, each with a nominal value of €100,000, which had been issued as Additional Tier 1 (AT1) capital instruments under Articles 52-54 of Regulation (EU) No. 575/2013 by "PANCRETA COOPERATIVE BANK" (i.e. “PANCRETA BANK S.A.” under its former legal form as a cooperative credit institution), which the Bank fully and automatically succeeded upon the merger by its absorption by the Bank, concluded on 04.09.2024.

At the same time, on 20.01.2025, trading of 17,049 New Shares commenced on the Main Market of the Athens Stock Exchange.

Following the above, the total share capital of the Bank as at 30.06.2025 amounts to eighty million nine hundred thousand six hundred twenty euros and thirty-five cents (€80,900,620.35), divided into one billion six hundred eighteen million twelve thousand four hundred seven (1,618,012,407) ordinary, registered shares of nominal value five euro (€0.05) each.

Treasury Shares

The Bank held no treasury shares as at 30.06.2025

23. Related party transactions

(Amounts in thousand €)	Group		Bank	
Transactions with related companies	**30.6.2025**	**31.12.2024**	**30.6.2025**	**31.12.2024**
Receivables	116,302	109,934	255,593	268,006
Liabilities	524,596	66,082	530,729	72,269
Off Balance Sheet Items	47,389	27,498	47,389	27,498
	1.1 - 30.6.2025	**1.1 - 30.6.2024**	**1.1 - 30.6.2025**	**1.1 - 30.6.2024**
Income	3,938	2,277	6,849	2,444
Expenses	957	436	1,018	504
Transactions with Members of the Management	**30.6.2025**	**31.12.2024**	**30.6.2025**	**31.12.2024**
Receivables (Loans)	1,419	717	1,419	78
Liabilities (Deposits)	3,027	1,565	3,027	483
Off Balance Sheet Items	480	0	480	0
	1.1 - 30.6.2025	**1.1 - 30.6.2024**	**1.1 - 30.6.2025**	**1.1 - 30.6.2024**
Income	25	1	25	1
Expense	12	1	12	1
Salaries and wages	2,630	1,252	2,451	1,252
Directors' fees	536	493	460	431
Total fees of Members of Management	**3,166**	**1,746**	**2,911**	**1,683**

Related parties include:

(a) the entity having control over the Bank, i.e. the Growthfund (HFSF), Thrivest Holding LTD, Fund of Engineers and Public Works Contractors (T.M.E.D.E.) and the National Electronic Social Security Agency (e-EFKA) and the financial entities controlled, jointly controlled or significantly influenced by this entity, as well as the key members of this Management and their close relatives

(b) the entity having significant influence over the Bank and the financial entities controlled by that entity

(c) the key members of the Bank's Management, the members of the Executive Committee, the members of the Audit Committee, the members of the Assets-Liabilities Management Committee as well as their close relatives, and the entities controlled or jointly controlled by the aforementioned persons

(d) the Bank's associates and joint ventures (Note 16), and

(e) the subsidiaries (Note 15).

Transactions of a similar nature are presented on a consolidated basis. All banking transactions carried out with related parties are within the normal scope of business and are conducted at arm's length, i.e. a) were granted in the course of usual business operations b) were carried under the same terms, including interest rates and collateral, as similar loans granted to third parties in the same period, and c) do not involve a higher than normal degree of credit risk or other unfavorable factors.

It is noted that transactions with members of the Board include the transaction balances of the BoD members until the end of their term of office. In particular, the change in salaries and wages of the members of the Management in the closing period versus the comparative period mainly arose from the compensation paid to the resigning members of the Management.

24. Contingent liabilities and commitments

24.1 Off balance sheet liabilities and pledged assets

(Amounts in thousand €)	Group and Bank	
Description	**30.6.2025**	**31.12.2024**
Contingent Liabilities		
Letters of Guarantee	766,420	790,398
Contingent liabilities arising from forward contracts	15,000	15,000
Total Contingent Liabilities	**781,420**	**805,398**
Undrawn Credit Limits		
- Up to 1 year maturity	843,578	581,257
- Over 1 year maturity	98,684	96,434
Total Undrawn Credit Limits	**942,262**	**677,691**
Liabilities and commitments relating to off-balance sheet assets	**1,723,683**	**1,483,089**

24.2 Tax obligations

Pursuant to the provisions of Article 65 A of Law 4174/2013 from 2011 the statutory auditors and auditing firms that conduct statutory audits in Société Anonyme are required to issue an annual tax certificate on the application of tax provisions to tax items. The certificate is submitted to the company under audit till the submission of its tax returns, at the latest within the first 10 days of the tenth month of the end of the year under audit and electronically to the Ministry of Finance not later than the end of the tenth month of the end of the period under audit. Pursuant to article 56 of Law 4410/ 03.08.2016, in respect of the fiscal years starting as of 01.01.2016 and onwards, the issuance of a tax certificate is optional. However, the Bank intends to continue receiving the tax certificate. The fiscal years up to 31.12.2018 are considered to be tax-deferred. As far as the fiscal year 2024 is concerned, the tax audit is in progress.

24.3 Legal cases

The Group records all the litigations filed by third parties against it and examines the possible outcome in cooperation with the Legal Department. When a negative outcome is probable and can be reliably estimated, the Group makes a provision recorded in the balance sheet account “Provisions for litigious cases”. For the period ended 30.06.2025, based on the Legal Department’s assessment, the estimated amount for the Group’s present obligations arising from cases under litigation is €5,825 k (31.12.2024: €5,956 k).

24.4 Other provisions

As at 30.06.2025, the amount of expected credit losses from off balance sheet items amounts to €20,498 k (31.12.2024: €21,176 k).

25. Events after 30 June 2025

Completion of Disposal of the CSD account shares

On 01.07.2025, the Bank announced the exact number of shares held in the Bank's (aggregate) securities account that were available for disposal, following its announcement on June 20th, 2025, and after the expiration of the deadline set - the Bank's Invitation dated 28.05.2025 - deadline (30.06.2025) by which the beneficiaries of the above shares could notify the Bank of the necessary details for the registration, through transfer from the CSD Account, of their shares to their securities accounts. The Bank hereby informs the investors that 3,032 shares of the Bank that are registered in the Aggregate Account will be disposed in accordance with the provisions of paragraph 5 of Article 7 of L. 4569/2018, as such provisions were added by virtue of paragraph 4 of Article 23 of L. 5193/2025, as detailed in the Bank's announcement dated 20.06.2025.

On 04.07.2025, the Bank informed investors that the disposal of the above shares was completed on 03.07.2025, in accordance with the provisions of paragraph 5 of Article 7 of Law 4569/2018, as added by paragraph 4 of Article 23 of Law 5193/2025. The final price for the disposal was set at €0.82 per disposed share. The disposal proceeds will be deposited by the Bank to the Deposit and Loans Fund for the benefit of the entitled beneficiaries, in accordance with applicable legislation.

Ordinary General Meeting of the Bank on 10/07/2025

On 10.07.2025, the Bank's Annual General Meeting was held. The resolutions were posted at the following web address:

https://www.atticabank.gr/en/group/the-investor-relations/general-meetings/general-meetings/

New Company Name

The Bank's Annual Ordinary General Meeting held on July 10, 2025, resolved, inter alia, to change its company name from "Attica Bank S.A." to "CrediaBank S.A." with the distinctive title "CrediaBank".

In its international transactions the Bank shall use the company name "CrediaBank S.A.".

On 12.08.2025, the Ministry of Development, following its decision, which was registered on the same day in the General Commercial Register (G.E.MI.), approved the relevant amendment of article 1 of the Bank's Articles of Association and the change of the company name and distinctive title.

On August 19, 2025, the Athens Stock Exchange was informed of the abovementioned decision.

Following the above, the Bank decided that as of 21.08.2025 the company name of the Bank on the Athens Stock Exchange changes to "CrediaBank S.A" with the distinctive title "CrediaBank". At the same time, the OASIS code of the Bank's share shall change to the new CREDIA, from the existing TATT.

Potential Majority Acquisition in HSBC Malta plc

On 16.09.2025, the Bank entered into a put option agreement with HSBC Continental Europe, S.A. ("HBCE") regarding the potential acquisition of HBCE's 70.03% shareholding in HSBC Bank Malta p.l.c. ("HSBC Malta" or the "Bank") for a €200 million cash consideration (the "Potential Transaction").

Potential Transaction Details and Conditions

The terms of the Transaction contemplate a total consideration to HBCE of €200 million for the acquisition of 70.03% of HSBC Malta, representing a 0.48x multiple of HSBC Malta's H1 2025 Tangible Book Value (TBV). The

Transaction is expected to lead to a significant increase in CrediaBank's earnings per share and RoTBV. If the Potential Transaction proceeds, upon completion, CrediaBank's regulatory capital ratios are expected to remain well above their respective regulatory requirements. CrediaBank expects the Potential Transaction to be capital neutral and financed entirely from own liquidity and capital resources.

The Transaction is subject to an information and consultation process with HBCE's works council in France, in accordance with HBCE's obligations under French labour law. If, following the finalization of the information and consultation process in France, HBCE decides to proceed with the Potential Transaction, then under the terms of the put option agreement:

- HBCE and CrediaBank will enter into a definitive agreement for the sale and purchase of HBCE's shareholding in the Bank; and
- The Bank, HBCE and CrediaBank will enter into a cooperation agreement to govern their respective obligations in relation to the Transaction.

The Potential Transaction would then be subject to corporate and regulatory approvals from the Malta Financial Services Authority (MFSA), the Bank of Greece and the European Central Bank, and would be expected to be completed by end of 2026.

CrediaBank intends to keep HSBC Malta listed on the Maltese Stock Exchange and continue its historical dividend distribution policies as we acknowledge its importance for the minority shareholders and the local community.

Mandatory Takeover Offer ("MTO")

Following the acquisition of HBCE's 70.03% shareholding in HSBC Malta, CrediaBank would become the Bank's majority shareholder. Under the MFSA's Capital Markets Rules, CrediaBank would be obliged to launch a mandatory takeover offer for the remaining shares in the Bank. As part of that process, CrediaBank would make an offer document available to all minority shareholders. Minority shareholders would be entitled – but not obliged – to sell their shares in the Bank to CrediaBank on the terms set out in the offer document and related acceptance form, or to retain their shares. The price per share offered to minority shareholders as part of the MTO would be €1.44 per share, calculated on the basis of the 'equitable price' formula as defined in Rule 11.39 of the MFSA's Capital Markets Rules based on the Bank's undisturbed trading prices up to and including 15 September 2025, being the last trading day prior to announcement of this transaction. The equitable price will therefore be fixed and without regard to any subsequent movements of the share price. Following a request to the MFSA, CrediaBank has obtained an exemption from calculating the equitable price at the time of the actual announcement of the Mandatory Offer so that such equitable price is determined today.

Pancreta Renewable Energy Sources S.A. under liquidation is written off from the General Commercial Registry (GEMI).

Following the decision of the Extraordinary General Meeting of Shareholders of the Pancreta Renewable Energy Sources S.A. under liquidation on 17.09.2025, writing-off of the company under liquidation from the General Commercial Registry (GEMI) was completed on 19.09.2025.

Business developments

The Bank's Board of Directors has decided to initiate the process of hiving down of the Payment Scheme Sector. This strategic move is intended to enhance operational efficiency, reduce expenses, and boost profitability. The bank's business model is being strengthened and modernized to ensure its resilience and technological competitiveness in the market.

The transaction under consideration is expected to cover all of the Bank's payment operations and includes, in particular:

- A network of approximately 24.000 point-of-sale (POS) terminals, serving approximately 20.000 traders.

- Portfolio of approximately 260.000 cards (220.000 credit cards and 40.000 debit cards), which includes, among other things, card issuance and delivery, daily transaction processing, as well as transaction monitoring and control.
- Network of 63 ATMs, located off-site.

The transaction is planned to be structured as follows:

i) The core payment management activities, including merchant acquiring, card issuance, transaction clearing services, and off-premises ATMs, will be spun off into a company (in the form of a public limited company) to be established upon completion of the spin-off.

ii) Licensing the newly established company by the Bank of Greece as a payment institution.

iii) Transfer (of part or all) of the shares of the beneficiary company.

Following approval of the Board of Directors, the valuation date and the date for preparing the financial statements of the division were set at 30.06.2025. The Bank will immediately initiate the process of spinning off the division, transferring it to a new company ("NewCo"), and the preparation of the required corporate and regulatory approvals (indicatively, Bank of Greece, General Commercial Registry, and General Meeting).

Given that the process is in its early stages and is expected to be completed by the end of December 2025, it is not possible at this point in time to estimate the potential financial impact of the transaction.

Table of Use of Funds Raised

ATTICA BANK SA
REPORT OF THE USE OF FUNDS RAISED FROM SHARE CAPITAL INCREASE THROUGH CASH PAYMENT AND PREFERENCE RIGHTS IN FAVOUR OF EXISTING SHAREHOLDERS AND THE EXERCISE OF WARRANTS FOR THE PURCHASE OF SHARES OF THE BANK

We are hereby disclosing, in accordance with Article 4.1.2. of Athens Stock Exchange Regulation, as well as the decisions 8/754/14.04.2016 as effective & 10A/1038/30.10.2024 of the Board of Directors of the Hellenic Capital Market Commission that:

a) the Bank's share capital was increased through the issue of 1.617.464.714 new common nominal shares of nominal value €0.05 per share and the amount of capital raised was €80.873.235.70

b) an amount of €654,234,235.20 was raised as a paid-up share premium.

The total capital raised amounted to €735,107,470.90. The costs of the issue amounted to €8,366,334.04 and were entirely covered by the funds raised from the above-mentioned increase. The net amount of the increase after deduction of expenses was therefore €726,741,136.86.

The Board of Directors of the Bank, at its meeting on 8 November 2024, certified the payment of the amount of the increase of €672,207,703.20. The Athens Stock Exchange on 12 November 2024 announced the admission of 359,469,360 new ordinary shares for trading on the Athens Exchange. The trading of the new shares on the Athens Exchange commenced on 13.11.2024.

In addition, the Board of Directors of the Bank, at its meeting on 29 November 2024, certified the payment of the increase amount of €62,899,767.70, as a result of the exercise of the Bank's share purchase rights. The Athens Stock Exchange on 03.12.2024 announced the admission of 1,257,995,354 new ordinary shares for trading on the Athens Stock Exchange. Trading of the new shares on the Athens Exchange commenced on 04.12.2024.

The purpose of the share capital increase was to cover the regulatory capital requirements and the early repayment of the Tier II subordinated bonds.

			(Amounts in €)
Description of the use of raised funds	**Total funds raised**	**Funds used till 03.04.2025**	**Balance of funds to be used as at 03.04.2025**
Capital reinforcement of the Bank	634.907.470,90	634.907.470,90	0,00
Early repayment of Tier II subordinated bonds	100.200.000,00	100.200.000,00	0,00
New shares issuance expenses	(8.366.334,04)	(8.366.334,04)	0,00
Total	**726.741.136,86**	**726.741.136,86**	**0,00**

Athens, 3 April 2025

THE DEPUTY CHAIRMAN OF THE BoD	**THE CHIEF EXECUTIVE OFFICER**	**THE C.F.O.**	**THE DIRECTOR OF FINANCIAL MANAGEMENT**
KONSTANTINOS G. MAKEDOS	**ELENI CH. VRETTOU**	**VASILIKI CH. SKOUBAS**	**EVAGGELOS G. RIZOS**
ID No. A00976613	**ID No. AB 515487**	**ID No. AE 105203**	**ID No. Ξ 989060**

Agreed-upon Procedures Report for the “Report of the Use of Funds Raised” of “ATTICA BANK S.A.”

To the Board of Directors of the Company “ATTICA BANK S.A.”»

Objective of this agreed-upon procedures report and restriction on use or distribution of the report

The objective of our report is solely to provide the Board of Directors (hereinafter referred to as the "Contracting Party" or "Management") of ATTICA BANK S.A. (hereinafter referred to as "the Bank") our findings regarding the performance of the agreed-upon procedures within the framework of the provisions of Decision No. 10A/1038/30.10.2024 of the Hellenic Capital Market Commission's Board of Directors (Government Gazette 7067/23.12.2024) concerning the Report on the Completion of the Allocation of the Company's Funds Raised. This report relates to the allocation of raised funds amounting to €726,741,136.86, which were allocated for the capital strengthening of the Bank and the early repayment of Tier II subordinated bonds. The Bank's Board of Directors certified the completion of the disposal of the Company's Raised Funds, amounting to €726,741,136.86, at its meeting on 24 April 2025.

This Report is addressed exclusively to the Bank's Board of Directors in the context of its obligations under decision no.10a/1038/30/10/2024 of the Board of Directors of the Hellenic Capital Market Commission (government gazette 7067/23/12/2024). Consequently, it may not be used for any other purpose since it is limited only to the information mentioned above.

Responsibilities of the Management

As the contracting party, the Company's Management has acknowledged that the agree-upon procedures are appropriate for the purpose of the assignment and satisfy ATTICA BANK S.A.'s information needs. The Company's Management is responsible for preparing the aforementioned report in accordance with the provisions of Decision No. 10A/1038/30.10.2024 of the Board of Directors of the Hellenic Capital Market Commission (Government Gazette 7067/23.12.2024).

Auditor’s Responsibilities

We have conducted the agreed-upon procedures engagement in accordance with the International Standard on Related Services (ISRS) 4400 (Revised), Agreed-Upon Procedures Engagements. An agreed-upon procedures engagement involves performing the procedures that have been agreed with the Management and reporting the findings, which are the factual results of the agreed-upon procedures performed. We make no representation regarding the appropriateness of the agreed-upon procedures.

This agreed-upon procedures engagement is not an assurance engagement. Accordingly, we do not express an opinion or an assurance conclusion. Had we performed additional procedures, other matters might have come to our attention that would have been reported.

Professional Ethics and Quality Control

We have complied with the ethical requirements of the International Code of Ethics for Professional Accountants of the International Ethical Standards Board for Professional Accountants as incorporated into Greek legislation, and the ethics and independence requirements of Law 4449/2017 and Regulation (EU) 537/2014.

Our auditing firm applies International Standard on Quality Control (ISQC) 1, Quality Control for Firms that Perform Audits and Reviews of Financial Statements, and Other Assurance and Related Services Engagements, and accordingly, maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Procedures and Findings

We have performed the procedures described below in accordance with the terms of the engagement dated 02.04.2025:

Procedures	Findings
1. We compared the amounts reported as completed disposals with the disbursements in Appendix 1 (Report on the Completion of the Allocation of Funds Raised from the Share Capital Increase) and the corresponding amounts recognized in the Company's accounting records for the relevant period.	The amounts per category of use shown as disbursements upon completion of the distribution, in the attached Report on the Completion of the Distribution of Funds Raised from the Share Capital Increase, are derived from the Company's records and data for the period to which they refer.
2. We examined the completeness of the Report on the Allocation of Funds Raised and the consistency of its content, which was issued by the Company for this purpose, as well as with the relevant decisions and announcements of the competent bodies of the Company.	The content of the Report on the Allocation of Funds Raised includes the minimum information required for this purpose by the regulatory framework of the Athens Stock Exchange and the relevant legislative framework of the Hellenic Capital Market Commission and is consistent with the relevant decisions and announcements of the competent bodies of the Company.

Athens, 24 April 2025
The Certified Public Accountant

Thanasis Xynas
Registry Number SOEL 34081

Grant Thornton
Chartered Accountants Management Consultants
58, Katehaki Av., 115 25 Athens, Greece
Registry Number SOEL 127