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ANNOUNCEMENT

CrediaBank Confirms Exclusive Discussions with the Shareholders of Pantelakis Securities Regarding the Potential Acquisition of a Majority Shareholding in Pantelakis Securities S.A.

Athens, 18 December 2025

CrediaBank S.A. (hereinafter “**CrediaBank**” or the “**Bank**”) hereby confirms that it has entered into exclusive discussions with the shareholders of Pantelakis Securities S.A. (the “**Company**” or “**Pantelakis**” or the “**Target**”) for the potential acquisition of a 70.0% stake in the Company (the “**Transaction**”), including also a Call and Put Option for the acquisition of the remaining 30.0% of the Company’s shares three years after the completion of the envisaged Transaction. The Transaction does not include the sale of Shares owned by Pantelakis (50%) in AssetWise SA, a leading portfolio and asset management company.

No definitive agreement has been reached at the time of publication of this announcement and there is no guarantee that the ongoing discussions will result in the execution of a definitive transaction agreement. Any potential transaction would be subject to several conditions, including all necessary regulatory approvals and confirmatory due diligence to be carried out by the Bank.

If the transaction proceeds to completion, which is expected by the end of Q1 '26, CrediaBank will finance it with its own resources, while it is expected to have minor impact on its capital position.

The Transaction underpins the Bank’s strategy to expand and upgrade its product proposition to its customers while it is expected to enhance its fee income and further diversify the fee revenue pools, with significant upside potential.

Pantelakis was founded in 1920 by the Pantelakis family and is well established as one of the oldest names and market leaders in the Greek brokerage industry. Pantelakis Securities is a member of the Athens Stock Exchange and provides brokerage and Equity Capital Market (ECM) services to both Private and Institutional clients in the Greek equities, Bond and Derivatives markets, while also providing access to all major international equities and derivatives markets.

CREDIABANK S.A.

IMPORTANT NOTICE - DISCLAIMER

This announcement contains certain forward-looking statements. These statements reflect CrediaBank's current expectations, estimates, forecasts regarding its financial condition, operating results, plans, objectives, future performance and business activities, as well as the industry in which CrediaBank operates, and are based on hypotheses and assumptions that CrediaBank's management considers reasonable. There can be no assurance that forward- looking statements will prove to be accurate, as there are risks, uncertainties and other important factors beyond CrediaBank's control, due to which actual results and future events may differ materially from those provided for in these statements. Such forward-looking statements include known and unknown risks, uncertainties and other material factors beyond the Company's control that could cause the Company's actual results, performance or achievements to differ materially from the expected results, performance or achievements expressed or implied by such forward-looking statements. Therefore, CrediaBank warns against relying on any of these future statements and points out that it does not undertake to update the statements regarding future developments in the event that circumstances or management's estimates should change.