PRESS RELEASE

Monday, 2 November 2026

CrediaBank and Europe Insurance Unite Under a Single Financial Services Group

CrediaBank announces the completion of the merger by absorption of Europe Holdings. Following the completion of the transaction, Europe Insurance and NAK Insurance Brokers become part of the CrediaBank Group, strengthening its presence in general insurance and insurance brokerage.

Integration creates opportunities to combine banking and insurance services for individuals and businesses. For corporate clients, these opportunities include linking financing with specialised insurance coverage for premises, equipment, trade credit and major business risks. For individuals, integration opens prospects for broader access to insurance solutions through the Group's channels and branch network.

Europe Insurance has been operating in the Greek market since 1985, specialising in the coverage of major commercial, industrial and financial risks, as well as surety, transport and major project insurance. NAK Insurance Brokers has expertise in several areas, including credit insurance, and serves a portfolio of more than 250 corporate clients.

Trading in the 212,257,200 new ordinary shares of CrediaBank issued in connection with the merger also commences on Euronext Athens on 2 November 2026.

Eleni Vrettou, Chief Executive Officer of CrediaBank, stated: "*The completion of the transaction with Europe Holdings demonstrates our execution capabilities and the consistency with which we implement our strategic decisions. Europe brings specialised insurance expertise, experienced professionals and new growth opportunities to the Group, enabling us to offer more comprehensive solutions to businesses and individuals. We are moving forward with the realisation of synergies, creating sustainable value for our customers and shareholders.*"

Nikolaos Makropoulos, Executive Vice President and Chief Executive Officer of Europe Insurance, added: "*Today marks the completion of an important chapter in the history of Europe Insurance, a Greek insurance company with a strong brand, a long track record of consistent profitability, robust capital adequacy and one of the highest solvency ratios in the market. Above all, the company has been distinguished by prudent management and highly respected executives whose professionalism and dedication have earned the trust of its customers and partners. Our integration into the CrediaBank Group opens new growth prospects and allows us to look to the future with optimism. By combining Europe Insurance's expertise with the strength and momentum of CrediaBank, we are confident that we will play a leading role in the Greek insurance market.*"

About CrediaBank

CrediaBank Group is a modern financial services group offering a comprehensive range of services spanning banking, factoring, leasing, insurance brokerage, investment services and capital markets. At its core is CrediaBank, Greece's fifth-largest bank by total assets, formed through the merger of Attica Bank and Pancreta Bank. With a nationwide network of 65 branches and five business centres, CrediaBank serves approximately 350,000 individual and business customers, offering a broad portfolio of deposit, investment and insurance products, mutual

funds and financing solutions. Customer service is central to CrediaBank's approach. It is the only bank in Greece to welcome customers both by appointment and on a walk-in basis, with teller services available throughout branch opening hours and extended service hours through CrediaConnect. CrediaBank is a credit institution supervised by the Bank of Greece and operates in accordance with the European and national regulatory framework governing credit institutions.

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