ANNOUNCEMENT

Approval of the Draft Merger Agreement between ''CREDIA BANK S.A.'' and ''EVROPI HOLDINGS S.A.''

17.09.2026

The credit institution société anonyme under the corporate name "CREDIA BANK S.A." with the distinctive title "CREDIA BANK" ("**CrediaBank**" or the "**Absorbing Company**") and the société anonyme under the corporate name "EVROPI HOLDINGS SOCIETE ANONYME" with the distinctive title "EVROPI HOLDINGS S.A." ("**Evropi**" or the "**Absorbed Company**", and together with CrediaBank, the "**Merging Companies**"), following their announcements of 21.5.2026 regarding the commencement of the process for the merger by absorption of Evropi by CrediaBank, hereby notify the investing public that the Boards of Directors of the Merging Companies, by their respective resolutions dated 16.09.2026, approved the draft merger agreement dated 16.09.2026 (the "**Draft Merger Agreement Draft**" or "**DMA**") for the merger by absorption of Evropi by CrediaBank (the "**Merger**").

The Merger will be carried out in accordance with Article 16 of Law 2515/1997, the provisions of Articles 6-21, 30-34 and 140 par. 3 of Law 4601/2019, the applicable provisions of Law 4548/2018, as in force, as well as any other applicable provision of corporate, banking, stock exchange and capital market legislation.

The Merging Companies have set the 30th of June 2026 as the common transformation date. The Merger will be effected through the accounting consolidation of the assets and liabilities of the Merging Companies and, in particular, through the contribution of the assets and liabilities of the Absorbed Company to the Absorbing Company, as these appear in the transformation balance sheet of the Absorbed Company dated 30.06.2026 and as they will have been formed up to the completion of the Merger.

Pursuant to the DMA, the proposed share exchange ratio of the Absorbed Company's shares to the shares of the Absorbing Company is set at 1.4461103244394 new ordinary registered voting shares of CrediaBank for every one (1) ordinary registered voting share of Evropi, while the shareholders of CrediaBank will retain, after the Merger, the same number of shares they held prior to the Merger. The aforementioned exchange ratio is the same as the proposed exchange ratio announced in the 21.5.2026 announcements of the Merging Companies, expressed to more decimals. The above ratio was confirmed following the completion of the legal, financial, tax, regulatory and operational due diligence conducted by the Absorbing Company on the Absorbed Company and its subsidiaries. As a result of the issuance of 2,620,422 new ordinary registered voting shares in the context of share capital increases of the Absorbing Company that took place pursuant to the resolutions of its Board of Directors dated 16.04.2026 and 18.06.2026, the shareholding percentage of CrediaBank and Evropi shareholders amounts to 90.386% and 9.614% of the shares of the combined entity, respectively.

Upon completion of the Merger, i.e. on the date of registration in the General Commercial Registry (G.E.MI.) of the notarial deed of merger, together with the relevant approval decision of the competent authority, Evropi will be dissolved by operation of law, without entering into liquidation, and will cease to exist as a separate legal entity. Its existing shares will cease to exist as independent securities and, consequently, will cease to be traded and will be delisted from Euronext Athens. CrediaBank will become the universal successor to the entirety of Evropi's assets, rights, liabilities and legal relations in general, in accordance with the specific terms of the DMA and applicable law. From the day following the transformation date, i.e. from 1 July 2026, and until the day of completion of the Merger, all acts carried out by the Absorbed Company will be deemed to have been carried out on behalf of the Absorbing Company, and the financial results of the Absorbed Company arising during that period will be treated as results of the Absorbing Company, in accordance with Article 16 of Law 2515/1997.

The completion of the Merger is subject to the conditions already announced, including its approval by the General Meetings of shareholders of the Merging Companies, as well as the receipt of the legally required licenses and approvals from the competent authorities, as provided for under applicable legislation, including the approvals, consents and rights arising from Law 3864/2010 and the Relationship Framework Agreement dated 17.03.2022 between CrediaBank and the Hellenic Corporation of Assets and Participations S.A.

The new shares to be issued by CrediaBank to Evropi's shareholders as consideration will be admitted to trading on Euronext Athens under the responsibility and actions of CrediaBank as issuer.

The financial adviser of CrediaBank for the Merger is exclusively UBS Europe SE, and its legal adviser is PotamitisVekris, while the audit firms PricewaterhouseCoopers S.A. and KPMG Certified Auditors S.A. are acting as independent auditors for the Absorbing Company, in accordance with applicable statutory provisions.

Correspondingly, the financial adviser of Evropi for the Merger is KPC Finance, and its legal adviser is Papapolitis & Papapolitis, while the audit firms TMS Auditors S.A. and BDO Certified Public Accountants S.A. are acting as independent auditors for the Absorbed Company, in accordance with applicable statutory provisions.

The Merging Companies will keep the investing public informed, in accordance with applicable legislation, of any material development regarding the Merger process, including the convening of the Extraordinary General Meetings of their shareholders and the resolutions to be adopted thereat.

This announcement does not constitute an offer, invitation or recommendation to purchase, sell, exchange or dispose of securities and does not prejudge the completion of the Merger, which is subject to the fulfilment of the above conditions and prerequisites.