


CrediaBank

Corporate Presentation

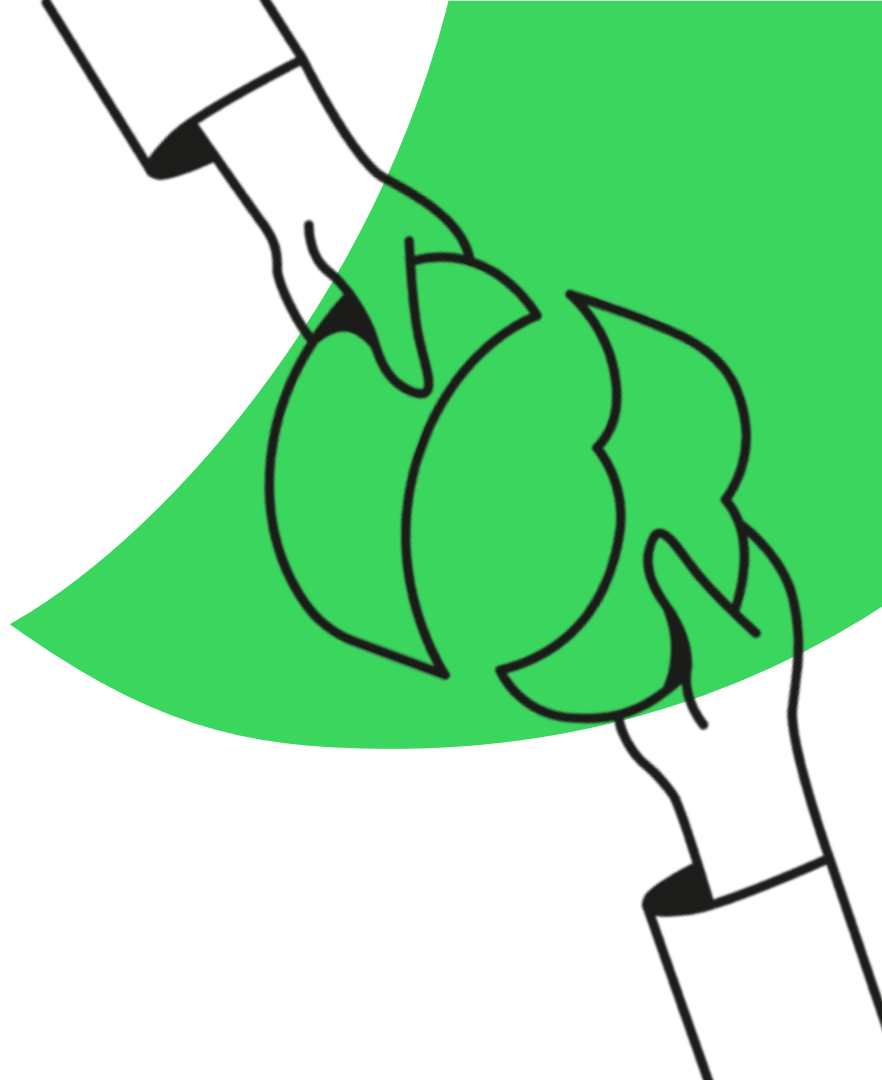
December 2025



 **CrediaBank**

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CrediaBank At a glance

100 years of history!



About CrediaBank | The #5⁽¹⁾ banking pillar in Greece



Initially founded in 1924 as Attica Bank, CrediaBank now operates with **more than 100 years of banking experience**, while it's listed on Athens Stock Exchange since 1964.



#65 Branches

#5 Business Centers
~5% market share



~#1,200
Employees



~#300k
Customers



€6.7bn⁽²⁾

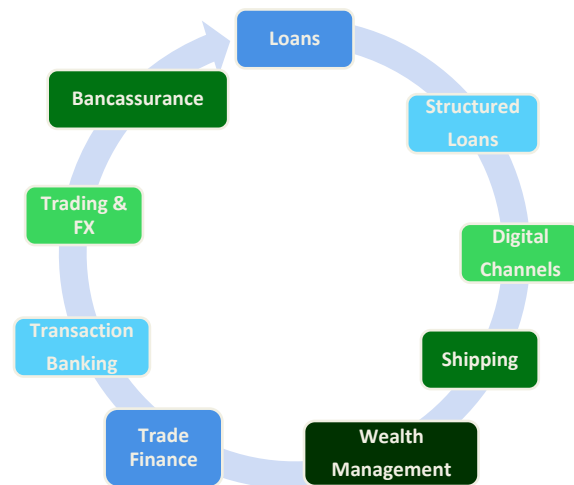
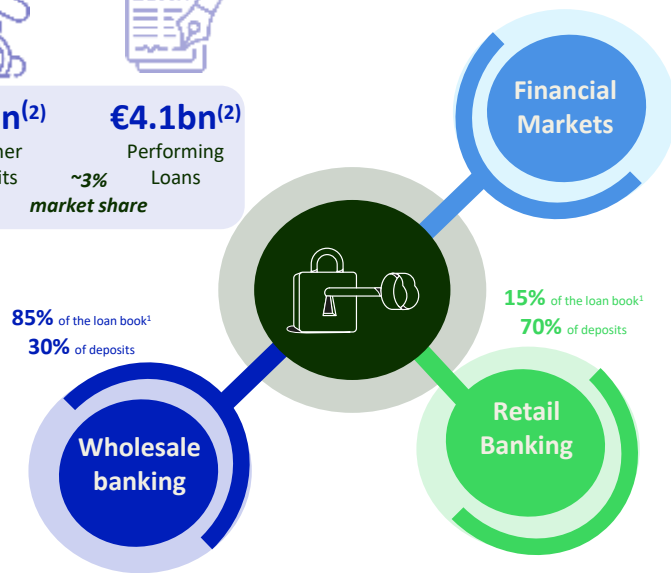
Customer
Deposits



€4.1bn⁽²⁾

Performing
Loans
~3% market share

The bank operates across **all business segments** and has a **balanced product offering**



Notes:

(1) Ranking based on assets; (2) Loans & Deposits as at 30.09.2025

Q3 2025 core metrics

The #5 banking pillar in Greece¹

Reshaping the Market

Net interest income

€120.5mln
(+86% YoY)

Fee & commission income
€26.3mln
(+120% YoY)

Recurring PPI
€58.9mln
(+116% YoY)

Recurring EBT
€40.8mln
(~18x YoY)

Performing loans

€4.1bn
(+33% YoY
+26% YtD)

SME loans
€1.1bn

Deposits
€6.7bn

NPE ratio
2.9%

NPE Coverage
48%

Market Share

Loans: 3.3%

Deposits: 2.9%

Total active customers
~300k

-16% YtD



65 Branches

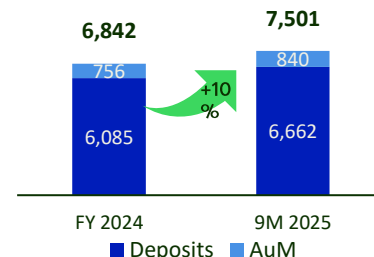


1,229 Employees

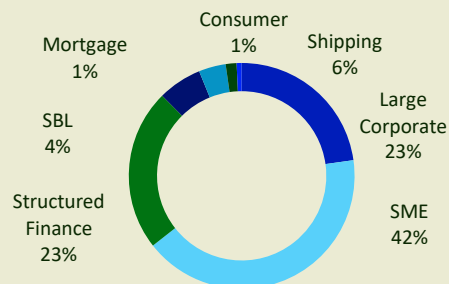
New Corporate Identity

- ❖ **CrediaBank** - Introduction of a new corporate identity, with a full-scale rebranding initiative across branches, digital channels, and corporate presence
- ❖ integrated infrastructure, and common commercial framework.
- ❖ Branches' rebranding scheduled for completion within 2026.

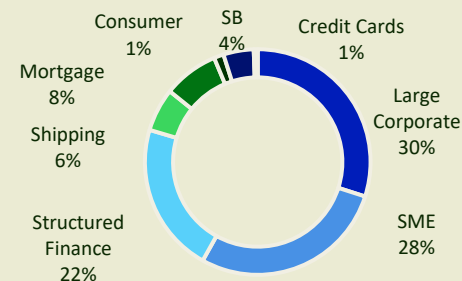
Client assets



New disbursements of €2.4 bn in 9M 2025



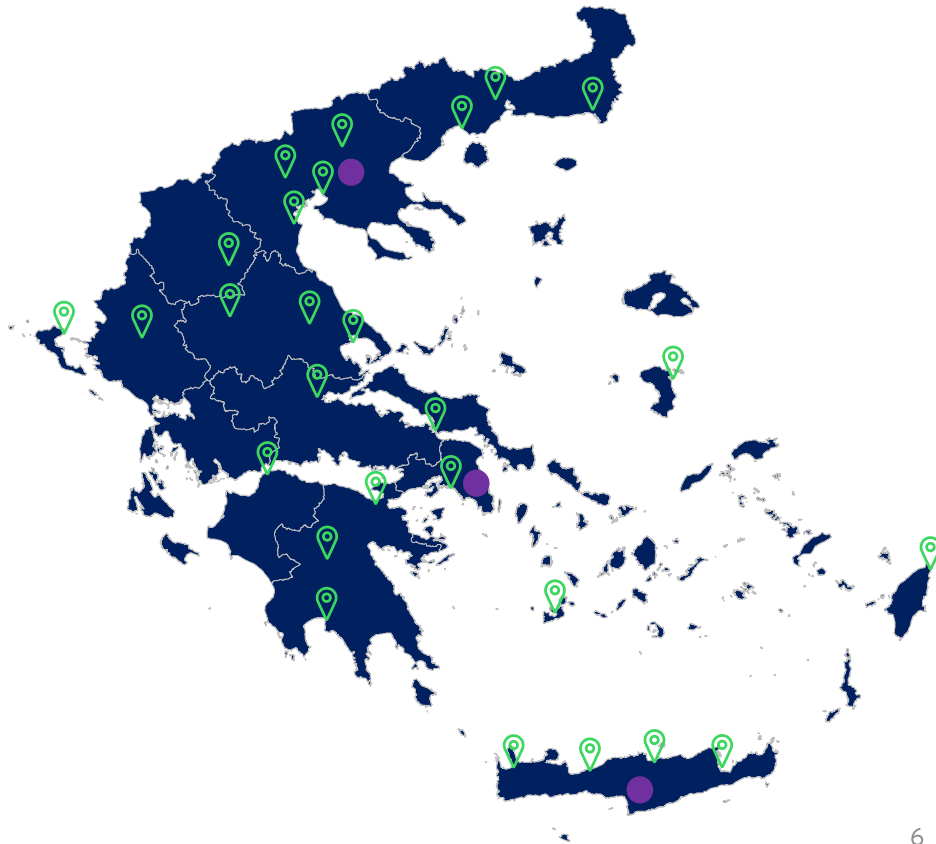
Loan book breakdown



Notes

1. Ranking by total assets, 2. As of 9M25

Branch Network Map



Branch footprint 2025

ex ATB
29

ex PCB
36

15 Colocations

6 Closures

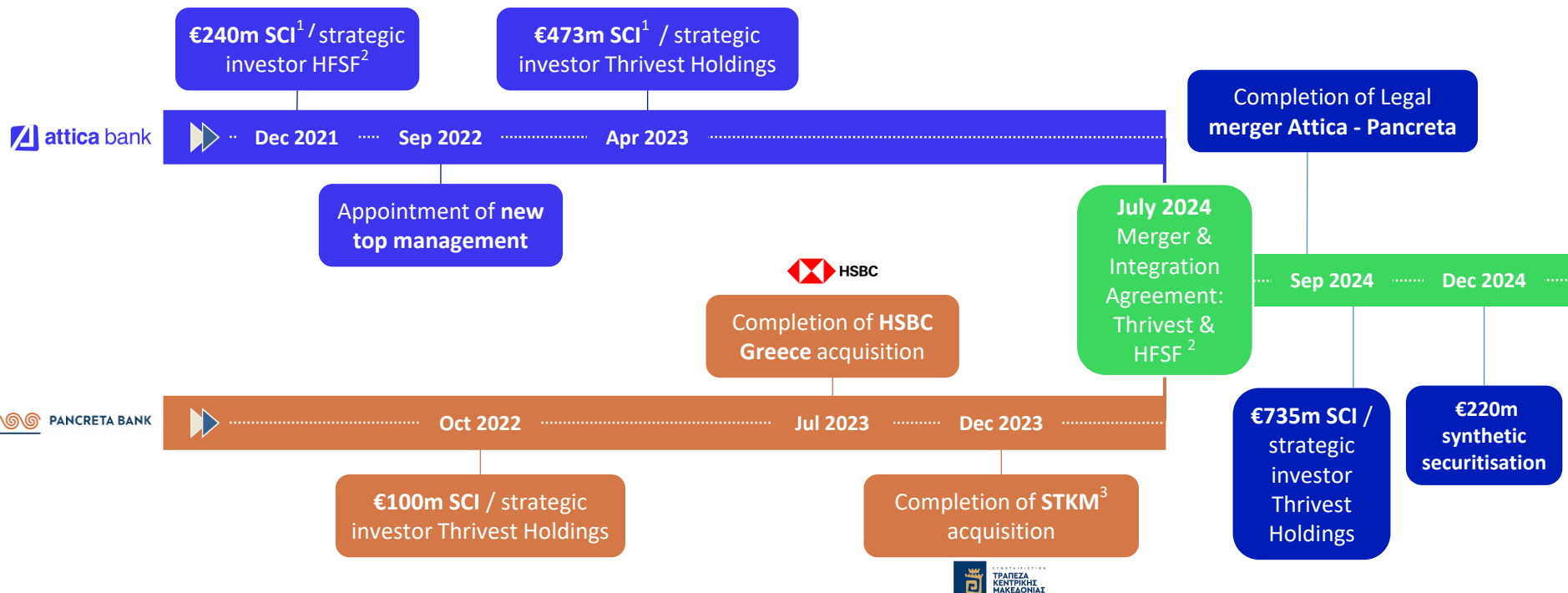
65

 CrediaBank

 65 branches

 5 Business Centers (3 based in Attica region, 1 Crete, 1 Thessaloniki)

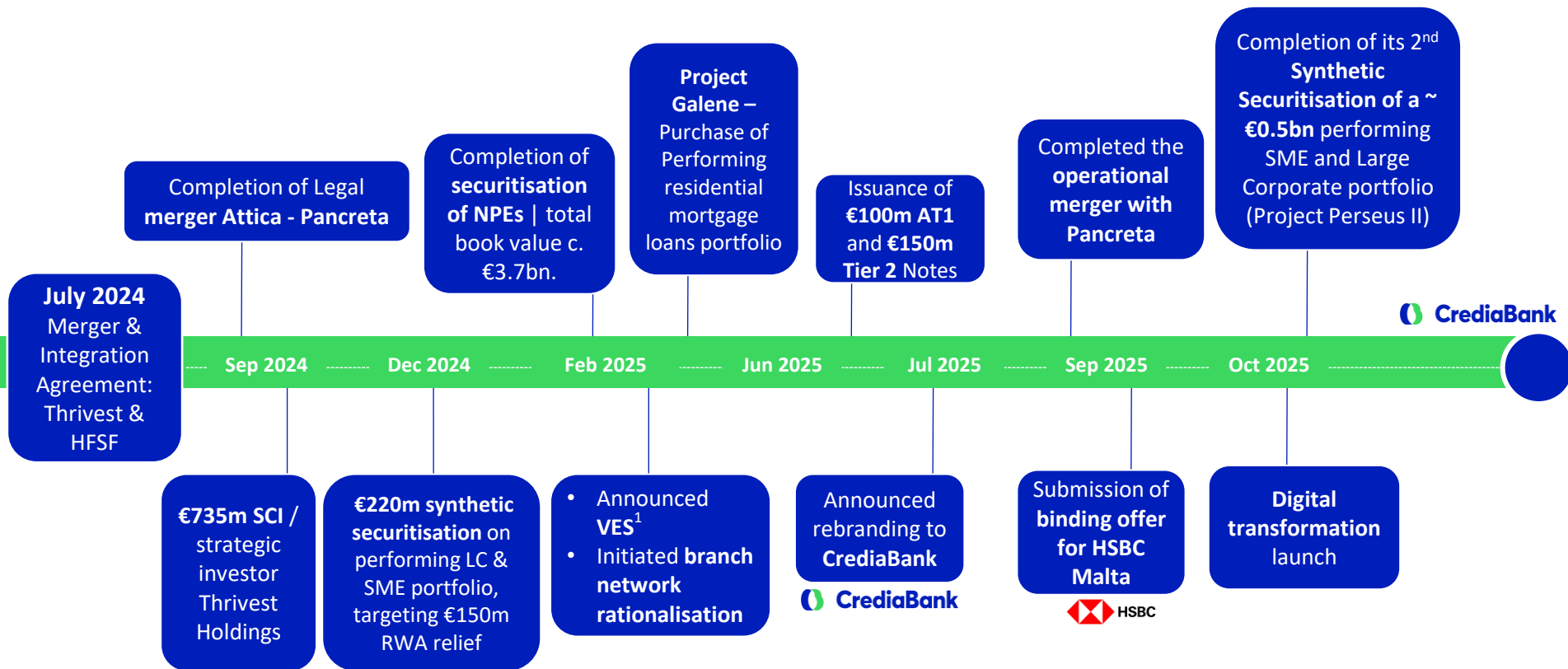
Key recent milestones (1/2)



Notes:

(1) SCI stands for Share Capital Increase; (2) HFSF stands for Hellenic Financial Stability Fund; (3) STKM stands for Cooperative Bank of Central Macedonia

Key recent milestones (2/2)

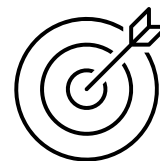


Re-building Credibility | Major Achievements of the last 36 months

1	Merger with PCB completed in 12 months	Created the 5 th largest Bank in Greece; Legal merger executed in record time (5 weeks, in August 2024), operational merger completed in September 2025
2	Recapitalisation	Raised EUR 1.3bn: former ATB €473mIn (2023), PCB 0.1Bn (2022), New Bank €735mIn (2024)
3	Onboarding of Strategic Private Investor	Thrivest controls c.55% of the share capital of the Bank
4	Strengthening market position	Full absorption of HSBC's Greek operations and Cooperative Bank of Central Macedonia in 2023
5	Major Profitability Turnaround	c. € 80mIn PPI Δ; from €39mIn PPI loss in FY22 to c. € 40mIn PPI profit in FY24
6	Business organic growth	New Bank proforma net credit expansion reaches €1bn in FY24, implying a 9% market share, setting the foundations for a strong 2025. In 9M 2025, our market share has reached 15%.
7	NPE clean-up Execution	Steepest clean-up in history in one go (NPE ratio dropping from 65.7% for Attica Bank in 12M22 and 64.05% for PCB in 12M22 to 2.8% in FY24)
8	Inorganic Capital Generation	Sale of owned real estate assets and two synthetic securitisations (Dec 2024, and Sept 2025), generating c. 200bps of capital
9	Debut on International Bond Markets	Innovative AT1/T2 concurrent issuance (of €100m/€ 150m respectively); >80% of book allocated to international investors, issue > 4x oversubscribed

Strategic Priorities

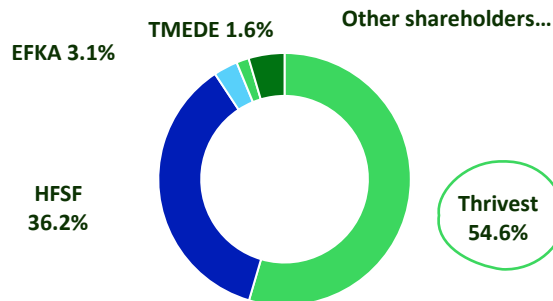
- **Inorganic Expansion** – focus on smooth integration of HSBC Malta
- **Further strengthening of management team** to oversee and integrate smoothly Malta
- **Diversify revenue sources** – focus on improving fee income contribution
- **Digital Transformation Launch:** both on front and back end to improve customer journey and drive cost optimization internally
- **New Product innovation and process streamlining** to expand customer base and improve customer satisfaction
- **Revamp of Branch network** and full embedment of new identity
- **Strengthen Capital base** through additional non dilutive capital actions (SRT, disposal of non core assets)



Shareholder structure & Credit Ratings evolution



Shareholding structure



CrediaBank's strategic investor has already committed substantial funds in all three capital increases conducted both by ex-Attica and ex-PCB banks (Oct22 PCB, Apr23 ex-Attica and Oct24 ex-Attica (post merger with ex-PCB))

The 2 main shareholders have a mutual lockup until 4Dec25.



Moody's Credit Rating

Rating / Action	Credit Opinion 11/06/2021	Credit Opinion 11/11/2022	Credit Opinion 26/09/2023	Credit Opinion 5/07/2024	Rating Action 15/11/2024	Rating Action 17/03/2025	2025 vs 2021
Baseline Credit Assessment	Caa3	Caa3	Caa2	Caa2	B2	B1	+5
Outlook	Stable	Positive	Positive	Rating(s) Under Review	Positive	Positive	
Counterparty Risk Rating	Caa1	B3	B2	B2	Ba2	Ba1	+6
Bank Deposits	Caa3	Caa1	B3	B3	B1	Ba2	+7

Notes:

(1) STMK stands for the Cooperative Bank of Central Macedonia, a Greek local bank that was absorbed by Pancreta prior to its merger with Attica Bank

CrediaBank Group tomorrow



Wide potentially-addressable market

Consolidated corporate segment presence

Great expertise on traditional banking products

Highly-experienced management

Well-established in the Greek market

Cleaned-up balance sheet

Proven experience in the structured finance market



Strong capital position

Low cost of funding

High expertise in the Wealth Management and Insurance areas

Stable and high-quality customer base with great untapped potential

Experienced executive team

Leading position in the Maltese market

CrediaBank Group positioning

Strong corporate sector presence

with focus on SME and SB market

Solid banking international presence

offering a comprehensive retail client experience

Customer-Centric approach

with a service model that balances and combines physical footprint with digital proposition

Multi-faceted business model

that delivers a complete offering for clients and a diversified and stable organic capital generation

Strengthened management team

delivering growth but also integration

Strong capital position

with excess capacity to seek further growth

Significant value creation stemming from the strong complementarity held by the two banks on a business-model level

HSBC Malta Transaction



HSBC Malta Transaction Highlights

- CrediaBank has entered into a put option agreement with HSBC Continental Europe regarding the potential acquisition of its 70.03% shareholding in HSBC Malta for a €200m cash consideration
- CrediaBank will also launch a Mandatory Tender Offer (MTO), after regulatory approvals, for the remaining minorities at a price per share of €1.44⁽¹⁾

€200 million

Purchase price for 70.03%

- Consideration paid for the 70.03% stake implies a valuation of €286m for 100% and represents an acquisition multiple of 0.48x 1H 2025A P/TBV and 3.7x 2025E P/E⁽²⁾
- Transaction is expected to be capital neutral and financed entirely from CrediaBank's own liquidity and capital resources at the time of the Transaction

Self-funded

No additional funding expected to be required

- The transaction remains subject to approvals by the Malta Financial Services Authority (MFSA), the European Central Bank, and the Bank of Greece
- Regulatory approvals expected within 2H 2026

2H 2026

Expected Reg approvals

- CrediaBank shall retain all employees & benefits for at least 2 years
- Integration preparation right after initial agreement (no transfer of client data until completion)
- Target completion by Q1 2027,

Key Commitments

Expected transaction close

Notes: (1) 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. This basis for calculating the 'equitable price' has been approved by the MFSA and safeguards minority shareholders from volatility in the Bank's share price arising from a potentially lengthy regulatory approval process. (2) Based on annualised reported earnings of €38mn as of 1H 2025.

Overview of HSBC Malta

HSBC Malta's unique positioning and strengths

2nd Largest Bank in Malta

Market entry to an adjacent jurisdiction, acquiring a bank with **€8bn of total assets, €6bn of customer deposits at low cost of funding, stable profitability and robust and strong CET1**

Data reflects FY2024 (unless otherwise stated)

~€8bn

Total Assets

~€0.6bn

Equity

~€6bn

Customer deposits

~€88mn

LTM 1H25 Net Income

~€3bn

Customer Loans

~22.6%

CET 1 Ratio

~0.4%

CoF

~14%

1H2025 RoTE

Transaction enabling factors and value drivers

Market Momentum

Limited competition for the asset due to:

- Other Maltese banks limited by antitrust issues
- Market & asset size limits appetite from larger European banks
- Potential other interested parties domiciled outside of ECB jurisdictions
- Need to **complete** the **transaction** in an **accelerated timeframe** (start of the process Sept. 2024)

~24%
Mkt Share assets
HSBC Malta

1Q 2027
Expected closing

Badwill transaction with above hurdle ROIC

Possibility to **complete** the **transaction** at a **price** which would **generate a substantial badwill** and **significant PAT accretion**

~€228mn
Expected Badwill⁽¹⁾

Sources: company filings.

Notes: (1) Cash acquisition of the stake @70% of HSBC Malta, and shareholder' equity of HSBC Malta with a price of €200mn.

Pro-Forma Financial Profile

Does not include further potential synergy upside

1H25 (€m, unless otherwise stated)

 **CrediaBank**

 **HSBC** Malta ⁽¹⁾

Combined^{(1),(2)}

Recurring P&L	Operating Income (Recurring)	111	114	225	Recurring Pre-Provision Profit (€m)		>2x
	Operating Expenses ⁽²⁾ (Recurring)	(72)	(58)	(131)		56	95
	Pre-Provision Op. Income ⁽³⁾	39	56	95			
	Profit Before Tax (Recurring)	28	59	86	39		
Balance Sheet & Capital	Customer Loans (Gross, excludes senior notes)	3,820	2,821	6,641	Customer Deposits (€m)		~2x
	Customer Deposits	6,556	6,203	12,758		6,203	12,758
	Assets	7,972	7,900	15,873	6,556		
	RWAs	3,764	2,212	5,979			
KPIs & Ratios	Cost-Income Ratio ⁽⁴⁾ (%)	65%	51%	58%	Total Assets (€m)		~2x
	NPE Ratio (%)	2.9%	2.5%	c. 2.0–3.0%			
	NPE Coverage Ratio (%)	48%	43%	>40.0%		7,900	15,873
	Loan/Deposit Ratio (%)	58%	46%	52%			
	NIM (average assets) (%)	2.0%	2.3%	LT >2.0%	7,972		
	Employees (FTE) (#)	1,258	931 ⁽⁵⁾	2,189			

Sources: Company filings as of 1H 2025, unless otherwise stated.

Notes: (1) Metrics reflect 100% of HSBC Malta. (2) Includes depreciation and amortisation. (3) Calculated as recurring operating income (-) recurring operating expenses. (4) Calculated as recurring operating expenses / recurring operating income. (5) Excludes offshore employees, refers to FY24.

 **CrediaBank**

Highly Attractive Rationale for CrediaBank Shareholders

Strategic Rationale



Entry to Malta and its banking sector, an attractive economy with the highest growth rate among EU peers



Leading Maltese banking franchise:
Top 2 positioning across key products & credible moat



Strong **alignment** with CrediaBank's "**Grow the Core**" 2025 – 2027 commercial strategy...

1

... opportunity to grow in the underserved commercial banking clients

2

...Ownership of a market-leading **Wealth Manager**, in an attractive wealth management jurisdiction, **with significant bancassurance potential**

3

...Re-focuses towards an **RM-centric retail bank**, allowing for further penetration with new products and capabilities

Financial Benefits



Self-funded transaction benefiting from sizeable badwill creation (0.48x 1H 2025A P/TBV)



Transaction expected to have positive earnings contribution from Year 1



Transaction ROIC exceeding the company's internal cost of capital

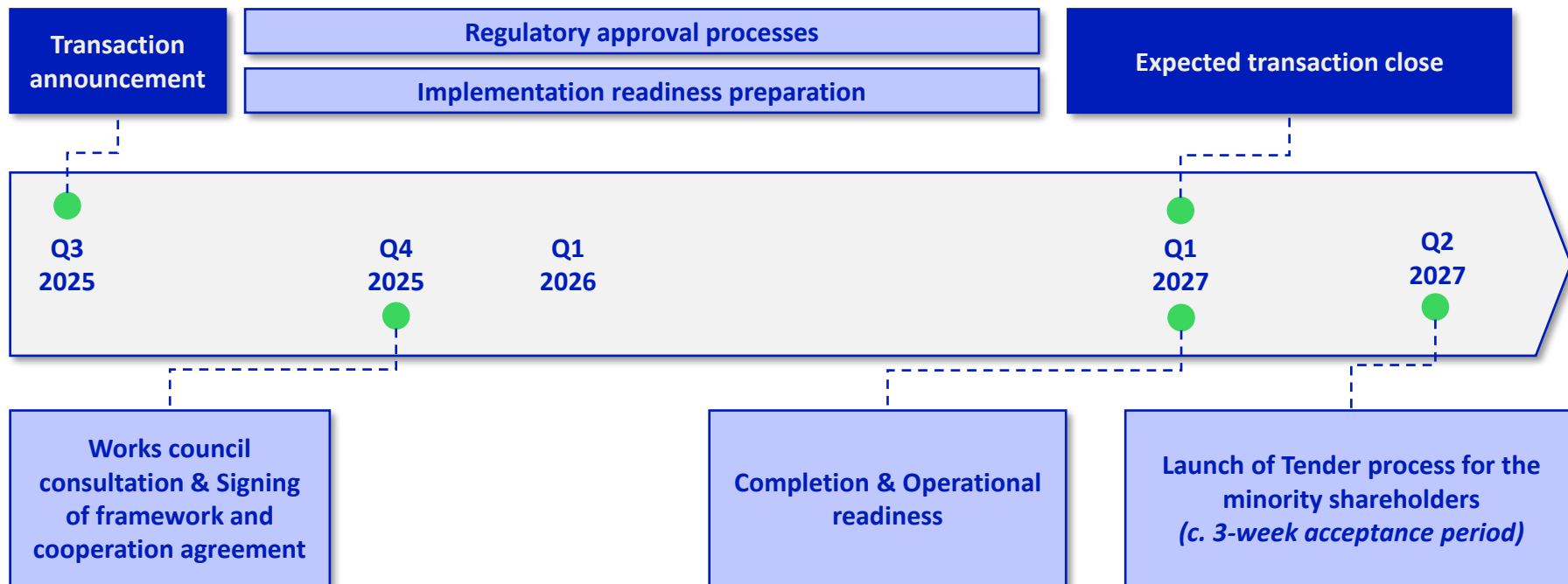


Robust balance sheet and liquidity maintained
Total Capital and Liquidity ratios safely above hurdle rates allowing to fuel future growth



Further cost benefits expected from optimization of model
(review of current HSBC shared services offshore model)

Indicative Timetable to Completion

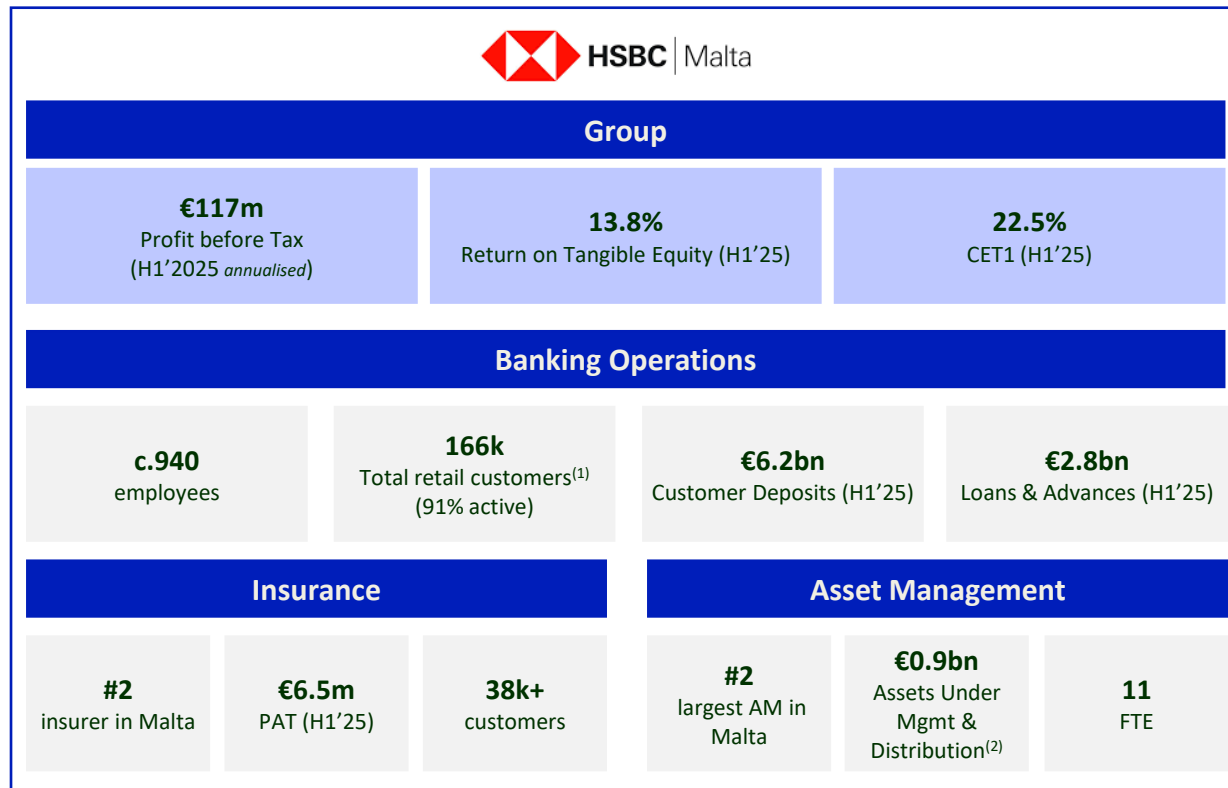


Introduction to HSBC Malta



Introduction to HSBC Bank Malta plc

- Perimeter includes EU licenced bank, life insurer and asset manager
- Market leading positions in growing Maltese market
- High quality and reputable business with robust corporate governance and conservative risk appetite
- Strong customer base
- Experienced executive team



Sources: HSBC Malta company filings (HY25 Interim Report and FY24 Annual Report) and company website.

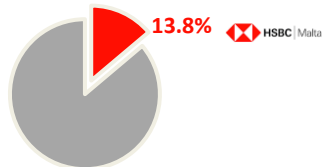
Notes: (1) Includes Premium, Retail, and Retail Banking Business (RBB) customers. (2) As of December 2024. HSBC Asset Management – Maltese Assets Fund Information Sheet (31 July 2025).

HSBC Malta Market Share in Key Products

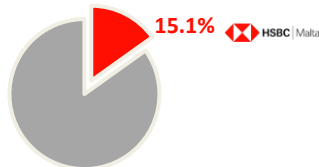


HSBC Malta Strong Market Shares Across Products⁽¹⁾

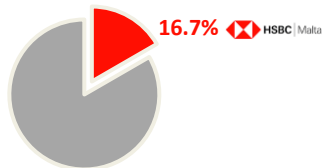
Customer Loans



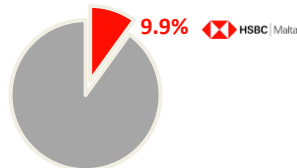
Customer Deposits



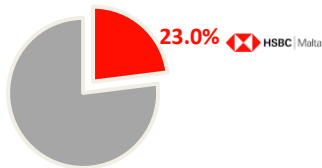
Retail Loans



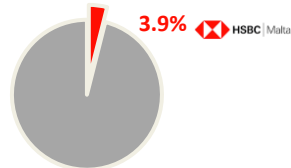
Corporate Deposits



Mortgage Loans



Consumer Finance Loans



Immediate Market Entry Into a #2 Position

Data as of 31.12.2024,
in €mn

	Total Assets	Branches	CET1 ratio	ROE	Market share ⁽¹⁾
BOV Bank of Valletta	15,099.1	29	22.6%	16.5%	47.0%
HSBC Malta	7,741.7	12	22.6%	20.0%	24.1%
APS bank	4,161.2	12	14.6%	6.2%	12.9%
LOMBARD Lombard Bank Malta p.l.c.	1,388.4	11	20.0%	5.9%	4.3%
BNFBANK	1,375.7	13	13.2%	8.8%	4.3%
ECCM Bank plc	1,306.0	1	n.a.	6.2%	4.1%
FIMBANK	1,103.2	2	21.3%	4.7% ⁽²⁾	3.1%

Highly Concentrated Market
(Top 3 Players 84% of Assets)

Sources: Central Bank of Malta and Company's 2024 Annual Report unless otherwise stated.

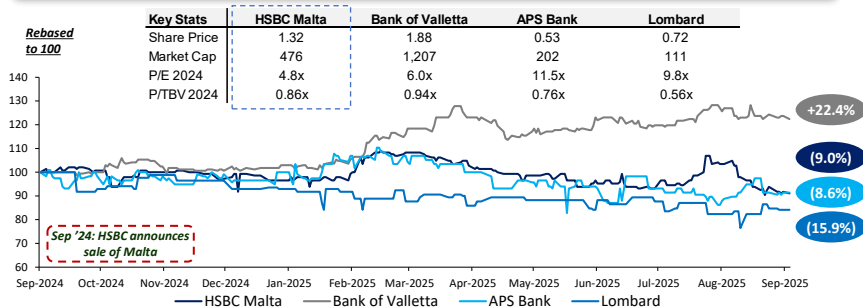
Notes: (1) Market share on total assets (2) ROE of FIM Bank was calculated by considering Profit before tax as the taxation for 2024 included deferred taxation. (3) As of 2023.

HSBC Malta Overview

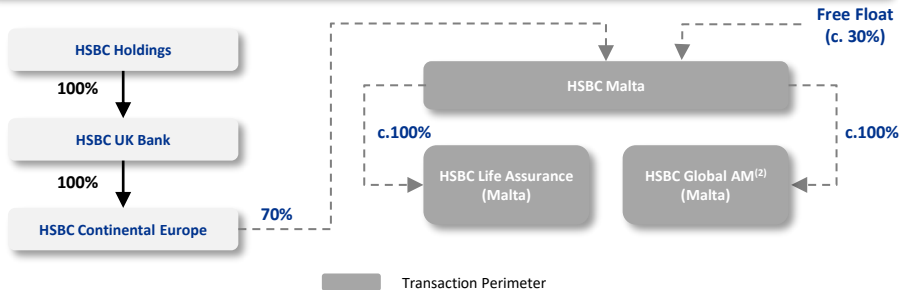
Key Historical Figures

	EURm, unless otherwise stated	2022A	2023A	2024A	LTM H1 2025
Key P&L Items	Net Interest Income	108	196	206	189
	Pre-provision Operating Income ⁽³⁾	46	129	140	124
	PBT	56	134	154	135
	Net Income	36	87	100	88
Key B/S Items	Total Assets	7,337	7,661	7,742	7,900
	RWAs	2,213	2,210	2,185	2,212
	Net Loans	3,175	3,084	2,873	2,791
	Deposits	5,971	6,142	6,158	6,203
	Shareholders' Equity	473	543	601	616
	CET1 Capital	401	450	493	497
Key Ratios	Loan-to-deposit ratio (%)	53%	50%	47%	45%
	CET1 ratio (%)	18%	20%	23%	22%
	Cost-to-Income ratio ⁽¹⁾ (%)	68%	44%	45%	48%
	RoTE (%)	9%	20%	21%	17%

LTM Public Market Overview



Ownership Structure



Source: Company filings, FactSet as of 15th September 2025.

(1) Calculated as OpEx (incl. D&A) / Total Income before change in ECL; (2) Asset Management. (3) Calculated as pre-provision income (-) operating expenses.

HSBC Malta Key Performance Indicators

Asset side

- Clean and solid balance sheet with:
 - A** **loan book** composed mainly of **retail exposures (~72% of total)**, primarily **mortgage loans (92% of total retail)**; **corporate loans stand at €0.8bn**, with **limited CRE and other property-related exposures (€140m)**, and **state-guaranteed loans (€240m)**;
 - B** **low NPL gross ratio at 2.5% (€71m of stage 3 exposures)** as of 1H2025;
 - C** **conservative and prudent liquidity strategy** with the portfolio concentrated in government bonds and A+ or above-rated debt securities;
 - **Held-to-Collect debt securities portfolio shows a +€10 mn fair value mark vs book value as of 1H2025**
- **Loan-to-deposit ratio of ~45% in 1H'2025**, showing potential investment strategy to optimise excess liquidity
- **Low RWA density**, supporting profitability and enabling potential upside via enhanced asset allocation

Equity and liability side

- **Solid capital position**, with **CET1 ratio at 22.5%** (vs 22.6% as of 31.12.2024). The minor decrease is mainly due to calendar provisioning, with limited impact on overall capital strength;
- **Low funding cost structure**, with customer deposits at €6.2bn (**~75% retail**), and cost of funding from clients remains below 0.3%
- Liquidity ratios are well above regulatory requirements

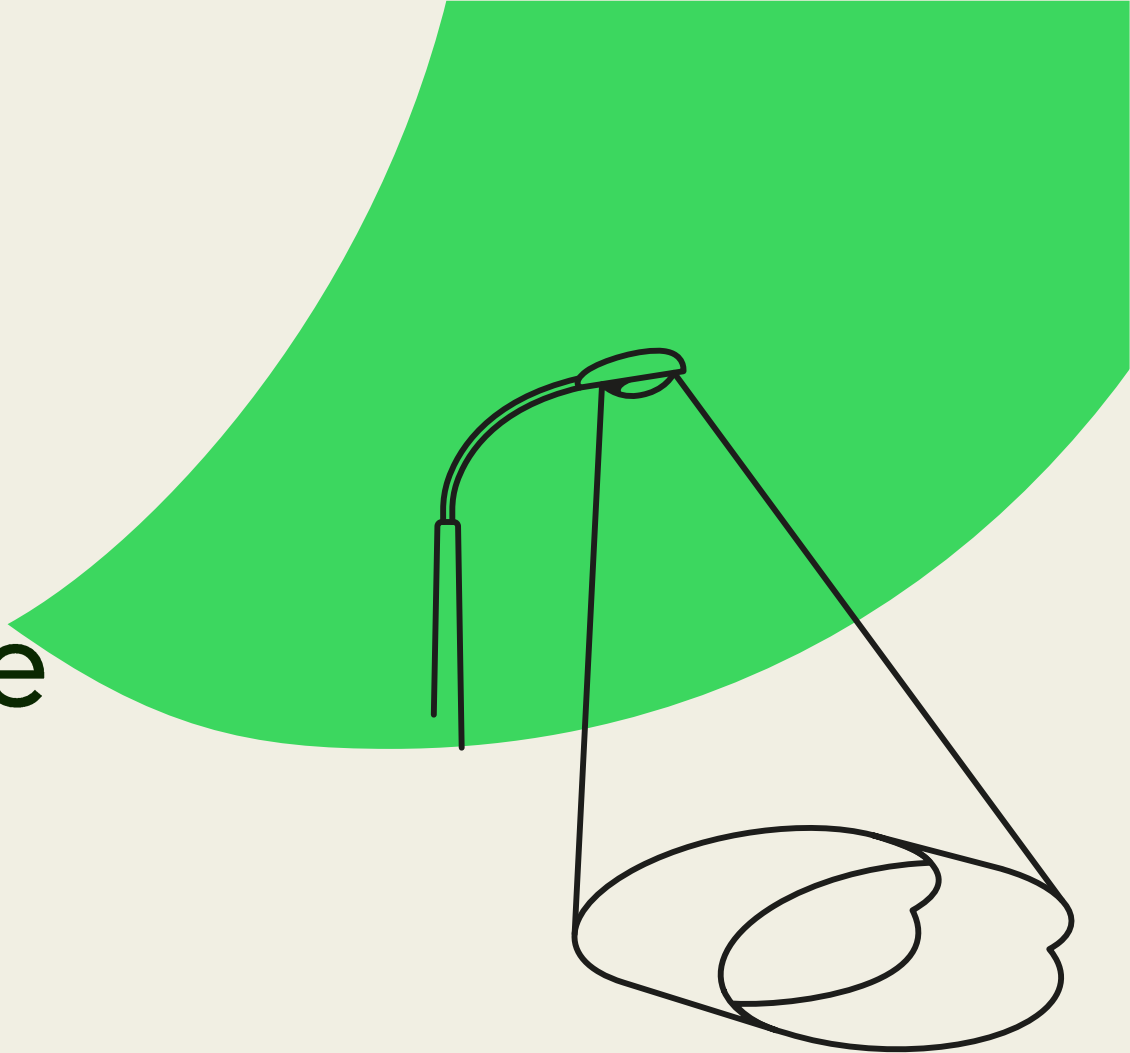
Efficiency

- **Cost/income** ratio ranging from **44% to 51%**, showing potential upside from potential to deliver improvements via investment / optimization and review of previous shared services model adopted by HSBC


Data in €'mn, %	2023	2024	1H2025
A Loan book (Gross)	3,129.3	2,905.3	2,821.0
o/w <i>Retails</i>	2,214.2	2,087.1	2,029.7
o/w <i>Corporate</i>	855.4	772.8	753.8
o/w <i>non-bank FIs</i>	59.7	45.5	37.5
B NPL	3.2%	2.4%	2.5%
Loan to deposit ⁽¹⁾	50.2%	46.7%	45.0%
C Cash and cash equivalents	1,676.6	1,073.7	
o/w <i>Balances with CB Malta</i>	1,257.5	809.0	
o/w <i>T-Bills</i>	385.6	234.5	
o/w <i>Cash</i>	33.6	30.2	
C Financial investments	1,315.9	2,291.2	
o/w <i>AAA</i>	485.1	895.8	
o/w <i>AA- to AA+</i>	383.6	910.1	
o/w <i>A-</i>	447.2	485.3	
RWA density (RWA/Total assets)	28.8%	28.2%	28.0%
CET 1 ratio FL	20.4%	22.6%	22.5%
Deposit from customers	6,141.5	6,158.3	6,202.8
LCR	504.0%	545.0%	534.8%
NSFR	222.5%	245.0%	252.7%
Cost/income ratio	44.2%	44.6%	51.2%

Source: Balance sheet HSBC Malta 2024, interim balance sheet HSBC Malta 1H2025, and Pillar 3 as of 31.12.2024 and as of 1H2025; Note: (1) Loans and advances to customers to Customer accounts.

CrediaBank 9M25 Financial Performance Analysis

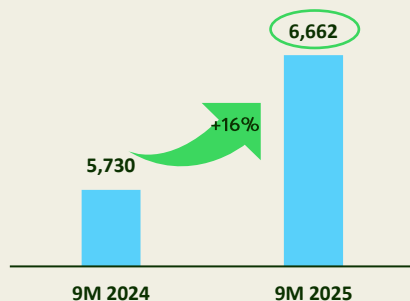


9M 2025 Highlights | Loan growth supports profitability

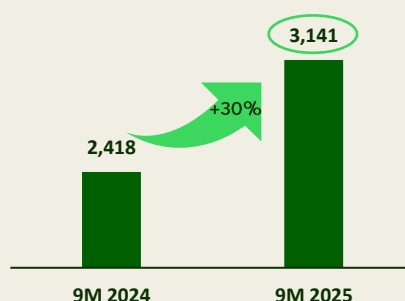
 Growth	»»	9M 2025 disbursements at €2.4 bn exceeding €2.1 bn annual budget setting a new record for the Bank! €848 mln net credit expansion in 9M 2025, securing an over 15% market share in new business	
 Liquidity	»»	Robust liquidity profile; Strong Deposit Base at €6.7bln, up by 9% YtD vs 2.1% for the market; Ample liquidity to finance loan growth as LTD ratio at 62%, AUM up by 11% YtD LCR and NSFR well above regulatory minimum thresholds	
 Asset Quality	»»	NPE ratio remains below 3% post balance sheet clean-up that took place in Q4 2024. Underlying Cost of risk at 50bps, excluding the cost of synthetic securitizations	
 Profitability	»»	9M 2025 recurring PPI at €58.9mln, up by 116% YoY on major earning quality improvements, as PPI excluding the legacy contribution of NPEs prior to 2024 rose more than 4-fold. NII up 86% YoY and by 1% QoQ on the back of new disbursements and bond income	
 Integration	»»	Restructuring actions (VES, branch rationalization, teams and policies integration) largely completed in 2H25 Systems integration completed in September 2025, 1 year post legal merger Rebranding and launch of digital banking platforms, site and social media completed in October 2025	
 Capital	»»	Total capital ratio at 17.6%, including period profits, following the relief from synthetic securitization of Perseus II and also the issuance of AT1 and Tier II bonds in June. Non-dilutive actions well underway to boost capital further. CET1, including period profits, at 10.6%, comfortably above regulatory thresholds, burdened from frontloading restructuring & integration charges.	

Delivering on all aspects (volumes, capital, profits)

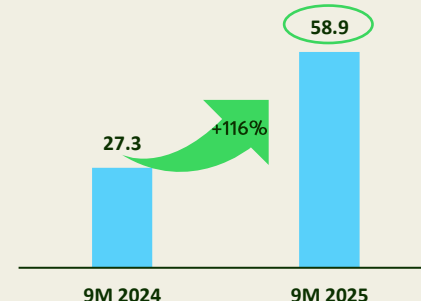
Deposits, 9M 2024 – 9M 2025 (€mln)



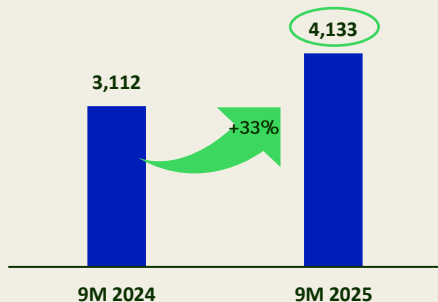
Core Deposits, 9M 2024 – 9M 2025 (€mln)



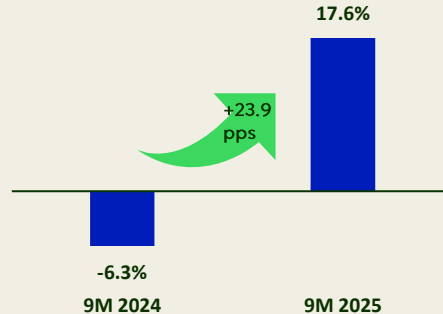
Recurring PPI, 9M 2024 – 9M 2025 (€mln)



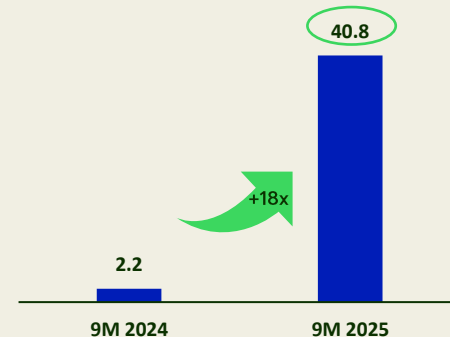
Loans, 9M 2024 – 9M 2025 (€mln)



Total Capital, 9M 2024 – 9M 2025 (€mln)



Recurring EBT, 9M 2024 – 9M 2025 (€mln)



P&L Group Figures* | 9M25 Recurring PPI at €58.9m

9M 2025 Group recurring PPI at €58.9m, up 116% YoY, benefiting from the merger, setting a new record for the bank. Excluding the income contribution of NPEs, 9M 2025 PPI grows more than 3x YoY. Q3 2025 Core PPI grows 25% QoQ, illustrating the major quality improvement in earnings.

Key 9M 2025 profitability drivers were NII growth by 86% YoY, net fee income growth of 120% YoY and non-core income growth of 84% YoY. NII benefited primarily from strong credit expansion as well as high loan & bond volumes, despite the increased cost of funding.

Sustainable Income: Following the clean-up, 99% of Interest Income is attributed to PEs vs 78% one year ago.

Recurring PBT came in at €40.8m in 9M 2025 from just €2.2m in 9M 2024, **18x higher** due to the impressive performance of core revenues (NII and net Fees)

Reported PBT at €13.9m dragged from one-off charges of €36.6m related to the VES and restructuring of the Bank including the rationalization of the Branch network. These charges however will accelerate the realization of synergies (payback at c. 2 years).

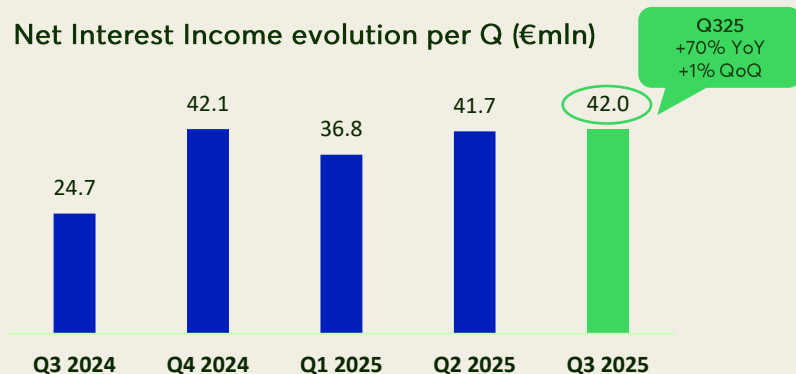
Benefiting from the implemented and anticipated re-leveraging and based on significantly lower one-off charges in 2H2025, profitability should continue growing significantly.

Amounts in €m	Q3 2024	Q2 2025	Q3 2025	QoQ %	9M 2024	9M 2025	YoY %
Net interest income	24.7	41.7	42.0	1%	64.6	120.5	86%
<i>Net interest income ex.NPEs</i>	19.4	41.2	41.6	1%	59.1	120.1	103%
Net fee & commission income	4.6	9.9	9.3	-7%	12.0	26.3	120%
Non-core income	4.4	4.4	2.1	-53%	9.6	17.7	84%
Total Recurring Operating Income	33.8	56.0	53.4	-5%	86.2	164.5	91%
Total Recurring Operating Expenses	-23.9	-37.2	-33.3	-10%	-58.9	-105.5	79%
Recurring Pre Provision Income	9.9	18.8	20.1	7%	27.3	58.9	116%
Recurring Pre Provision Income ex.NPEs	4.6	18.4	19.6	7%	21.8	58.5	168%
Recurring Core Pre Provision Income	5.5	14.4	18.0	25%	17.7	41.3	133%
Reported PPI	-0.2	12.9	12.4	-4%	21.2	32.1	51%
Profit / (Loss) before taxes	-389.6	7.4	5.4	-26%	-383.9	13.9	-104%
Recurring Profit / (Loss) before taxes	0.6	13.3	13.1	-1%	2.2	40.8	n.m.
Key P&L ratios	Q3 2024	Q2 2025	Q3 2025	QoQ %	9M 2024	9M 2025	YoY %
NIM over average	2.3%	2.2%	2.1%	-12 bps	2.2%	2.1%	-7bps
Cost to income ratio	70.6%	66.4%	62.4%	-4.0 pps	68.3%	64.2%	-4.1pps

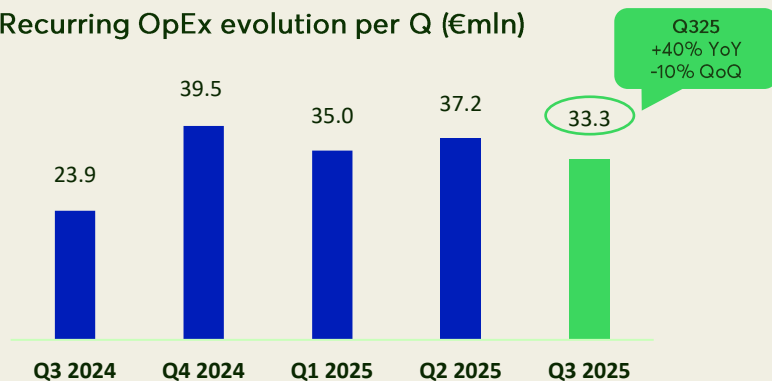
*As per published financial statements, adjusted for one-offs, 9M24 figures include PCB's contribution from 04.09.2024, that the legal merger took place.

Core operating lines continue to grow; core PPI up 25% QoQ!

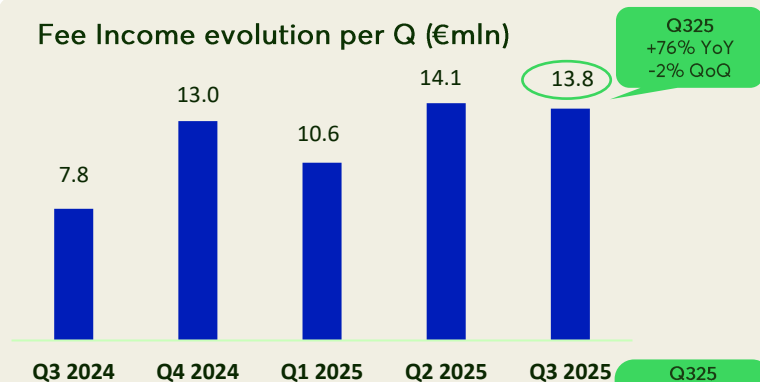
Net Interest Income evolution per Q (€mln)



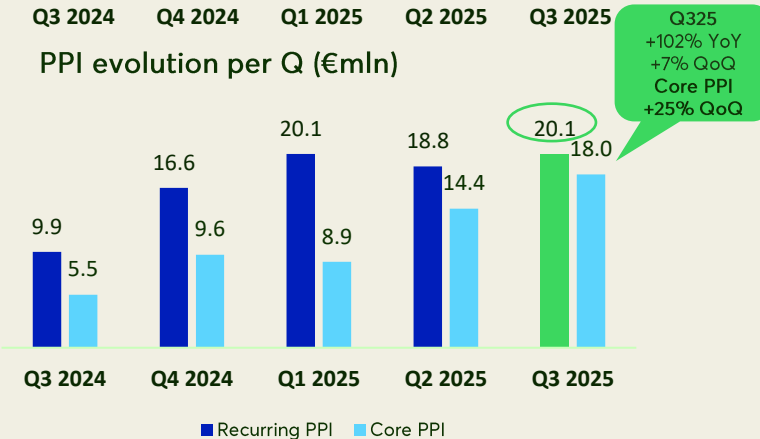
Recurring OpEx evolution per Q (€mln)



Fee Income evolution per Q (€mln)



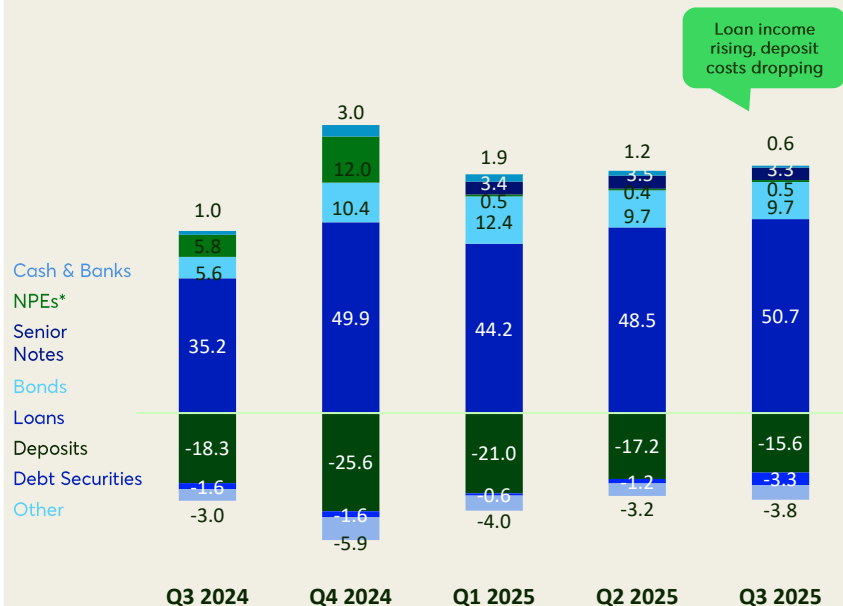
PPI evolution per Q (€mln)



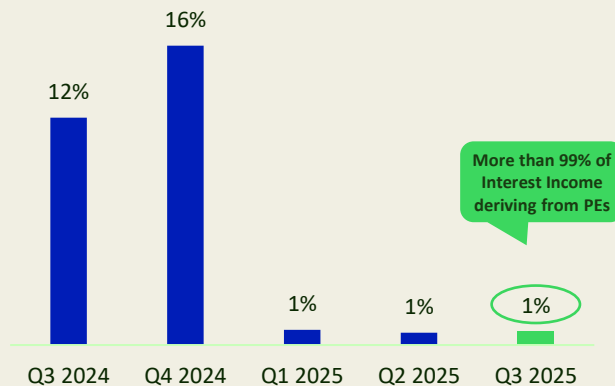
Q325 NII at €42.0mln, up 70% YoY and by 1% QoQ.

NPE contribution nearly zeroed.

NII evolution per Q (€mln)



NPE Interest Income contribution per Q (€mln)

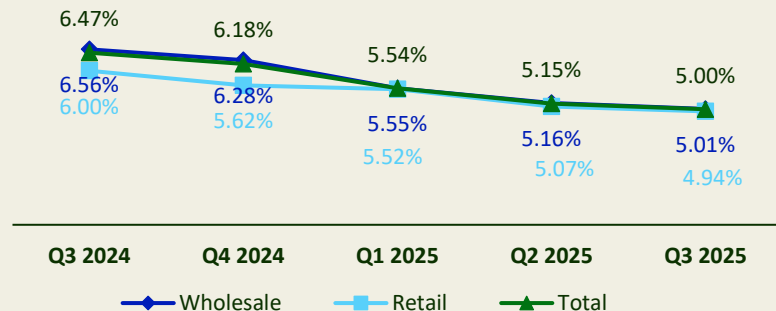


- Robust YoY growth supported by credit expansion and a higher securities book despite the lower rate environment.
- NPE income drops to just € 0.5mln.

Note:
Loan / bond gross income from Astir 2, Omega and Metexelixis up to Q4 2024.

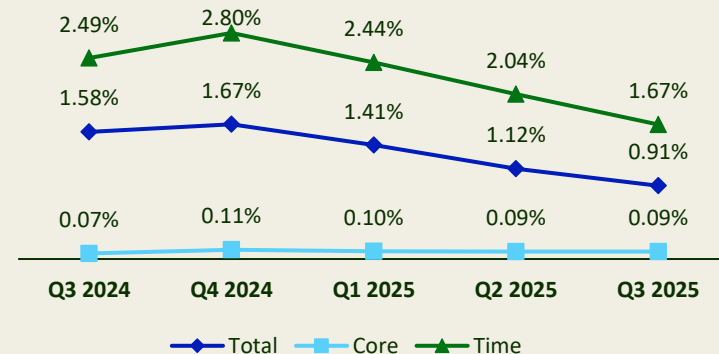
Loan Yields & Cost of Funding

Loan Yields*



	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025
Loan Yields	6.47	6.18	5.54	5.15	5.00
Implied Loan Spread	2.91	3.17	2.98	3.05	2.99
Time Deposit Costs	2.49	2.80	2.44	2.04	1.67
Total Deposit Costs	1.58	1.67	1.41	1.12	0.91
3M Euribor	3.56	3.01	2.56	2.10	2.01
NIM	2.3%	2.3%	2.0%	2.2%	2.1%

Deposit Costs



- Q3 2025 NIM at 2.1%
- PE yield at 5%, affected by base rates
- Deposit costs de-escalating
- Time deposits downward repricing continues; down by 82bps YoY
- Approximately 60% of our time deposits will get repriced in the next 3 months and ~ 75% in the next 6 months.

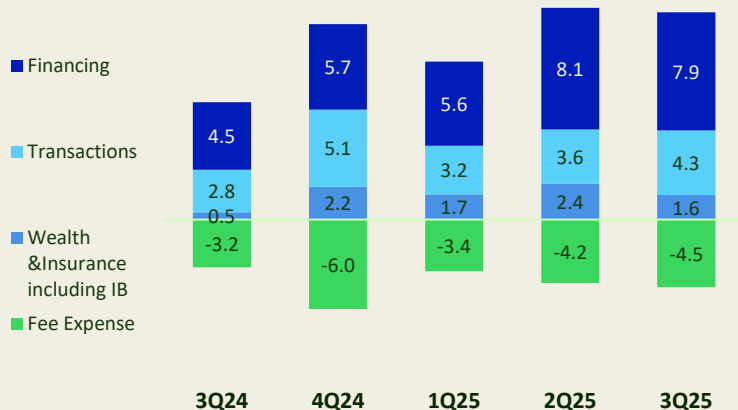
Note:

* MIS data, loan yields including contribution of law 128/75 where applicable

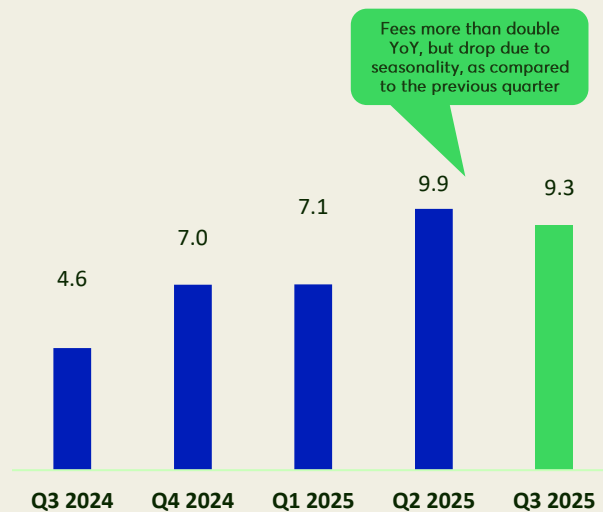
NFI more than doubles YoY supported from all key lines

Loan fees remain major fee growth contributor

NFI evolution per Q per category (€mln)



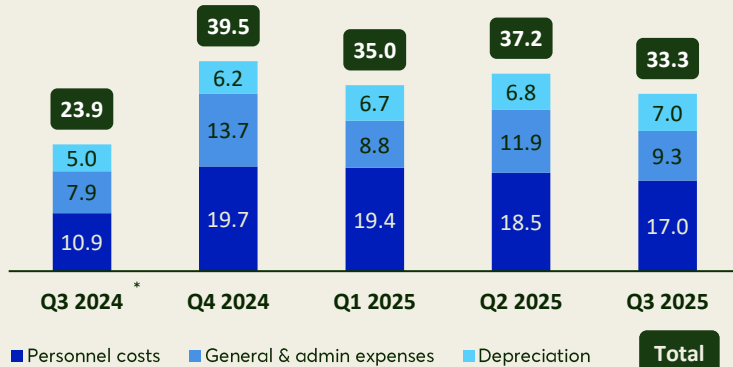
NFI evolution (€mln)



Focus on cost rationalization

Recurring Opex at €33.3mln, down 10% QoQ, despite inflationary pressures; first signs of synergies becoming evident

Breakdown of Recurring Operating Expenses (€mln)

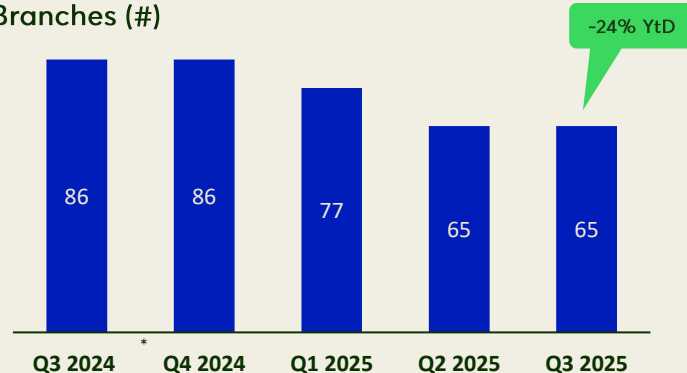


- 9M 2025 recurring costs up by 40% YoY, reflecting the impact of the merger and the full consolidation of PCB's figures.
- Post implementation of the VES announced in February Group headcount drops to 1,229. On the branch rationalization front, following the colocation of branches in close proximity and other planned closures Group's footprint drops to 64 branches.
- As a result, locked in synergies on an annualized basis from the executed VES, the branch rationalization and other actions, top the €15mln mark.

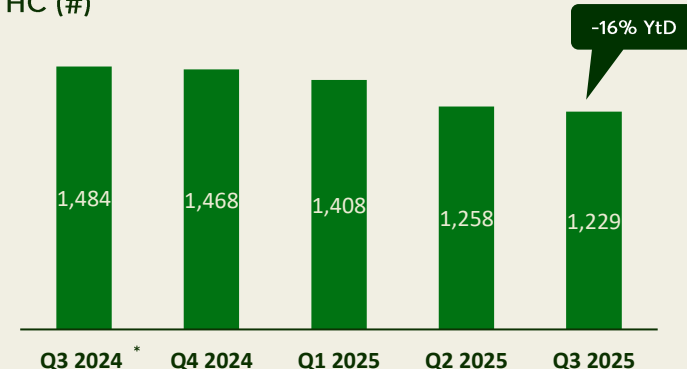
Note:

* Includes PCB's contribution from Sep. 4, 2024

Branches (#)

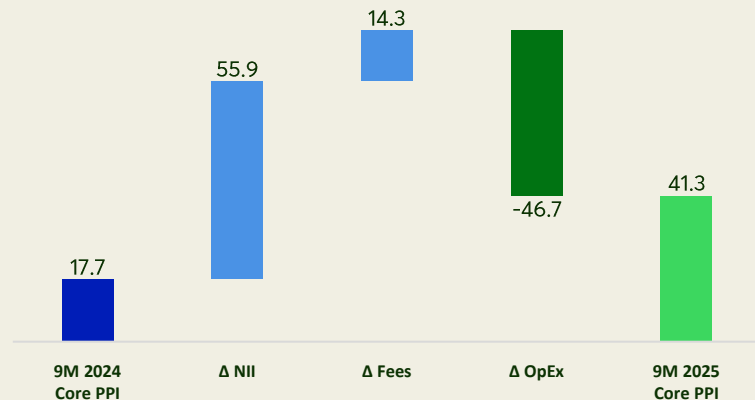


HC (#)

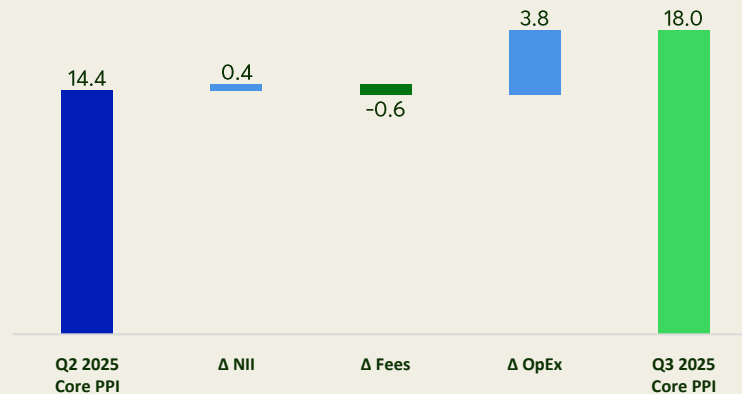


Core PPI up by 133% YoY and by 25% QoQ

Recurring Core PPI Bridge, 9M 2024 – 9M 2025 (€mln)

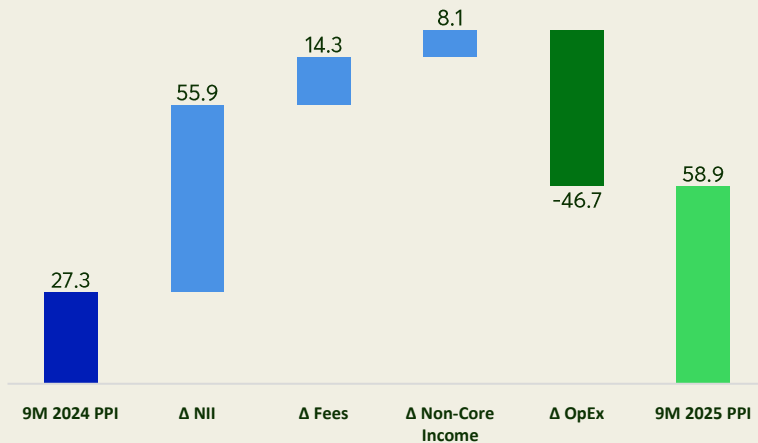


Recurring Core PPI Bridge, Q2 2025 – Q3 2025 (€mln)

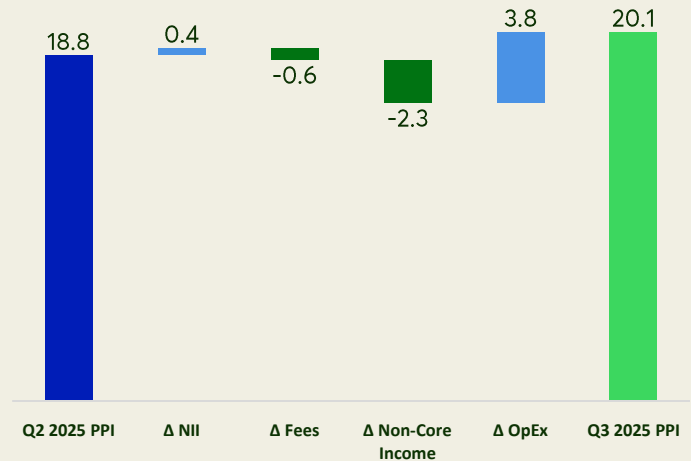


Recurring PPI up by 116% YoY and by 7% QoQ

Recurring PPI Bridge, 9M 2024 – 9M 2025 (€mIn)



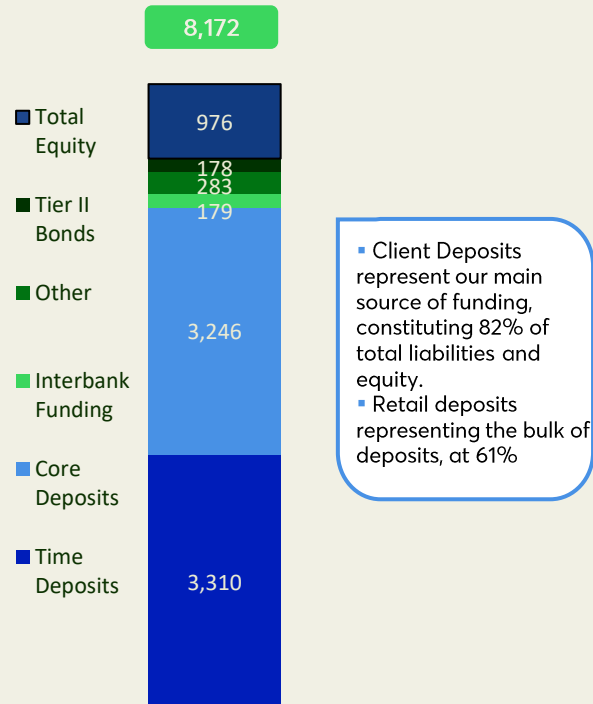
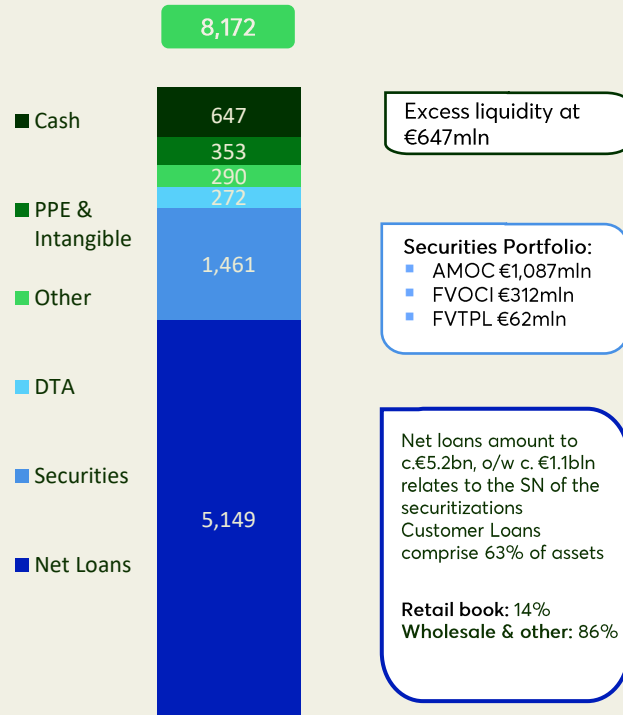
Recurring PPI Bridge, Q2 2025 – Q3 2025 (€mIn)



Balance Sheet Analysis



Balance Sheet | Well-capitalized Balance Sheet with ample liquidity



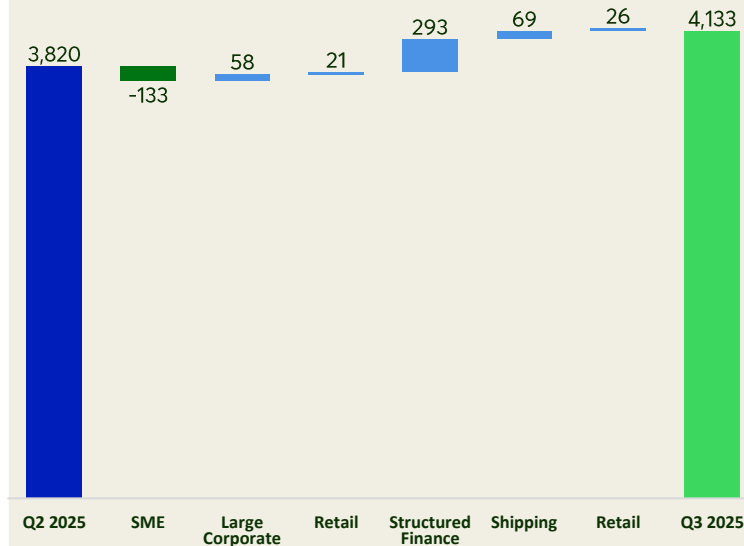
Loan Book Evolution

Performing loans increased by 8% QoQ and by 33% YoY

Loan Book evolution*, Q3 2024 – Q3 2025 (€mln)



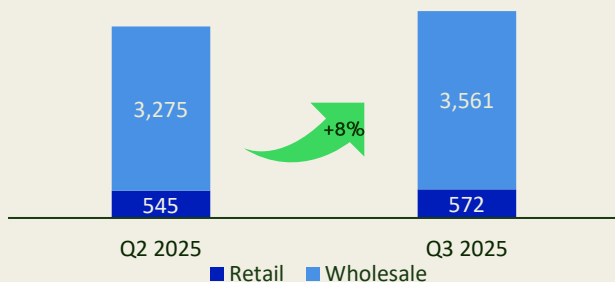
Gross Loans evolution per category* (€mln)



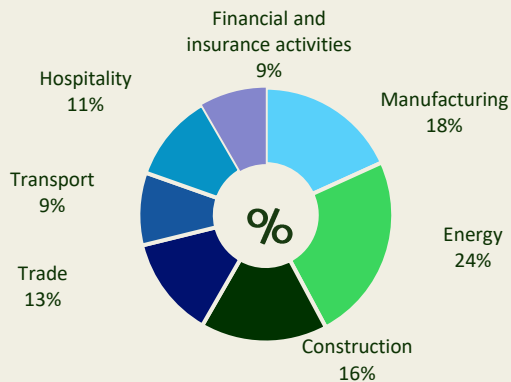
* Excluding loans of former NPE securitized portfolios for Q3 2024
Differences in loan categories due to reclassifications between segments

9M 2025 Loan Book Overview

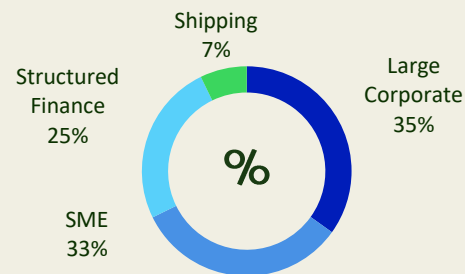
Loan Book evolution^{(1),(2)} | Q2 2025 – Q3 2025 (€m)



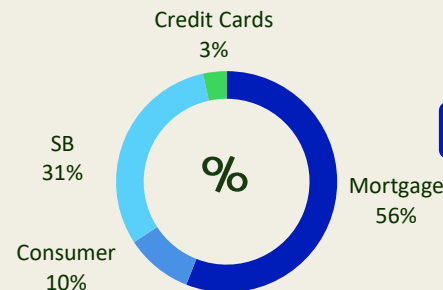
Performing Loans per sector | 9M 2025 (€m)



Wholesale Loans Breakdown | 9M 2025 (€m)



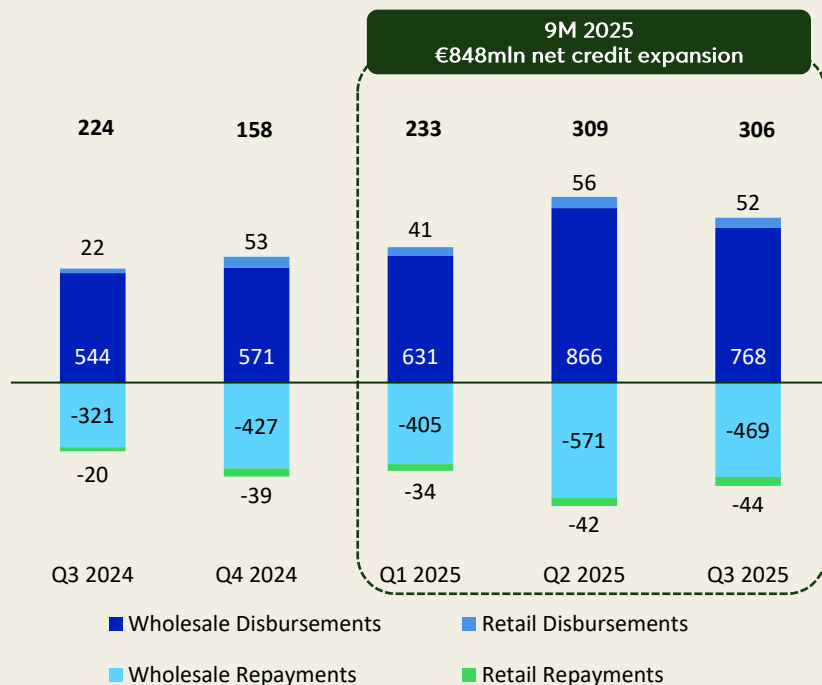
Retail Loans Breakdown | 9M 2025 (€m)



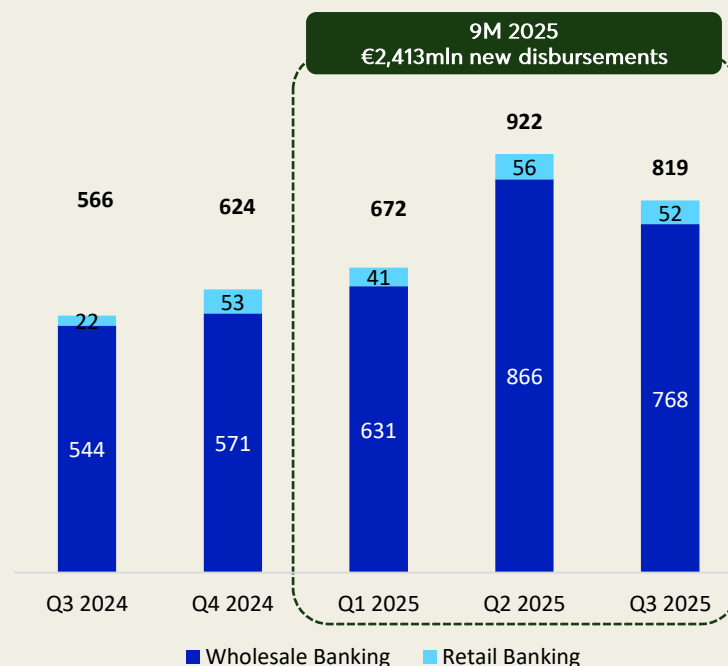
Business performance

€0.9bn net loan growth in 9M, supported by all business segments and record disbursements of €2.4bn

Net Credit Expansion, Q3 2024⁽¹⁾ – Q3 2025 (€mIn)



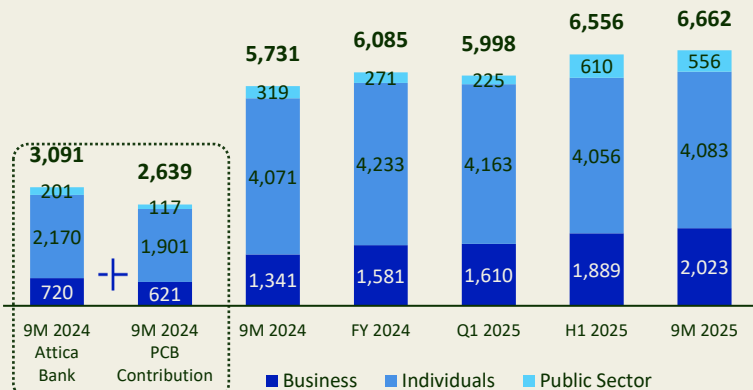
New Disbursements⁽¹⁾, Q3 2024 – Q3 2025 (€mIn)



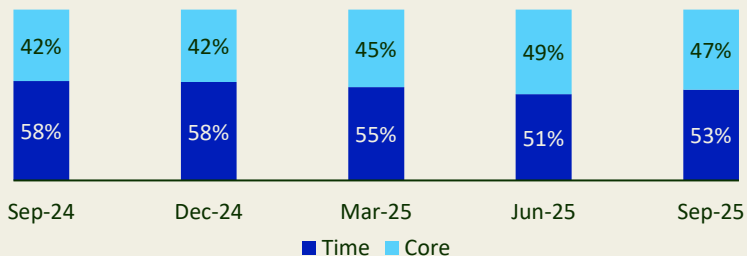
Deposits Balances & Mix evolution

Deposits at c. €6.7 bn in 9M 2025, AuM at €840 mln

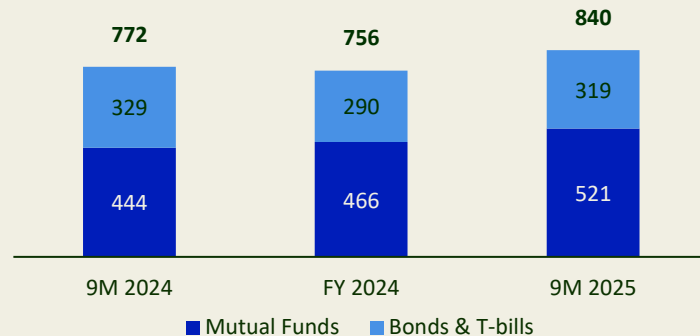
Deposits per customer type (€mln)



Deposit Mix Evolution (%)



AuM (€mln)



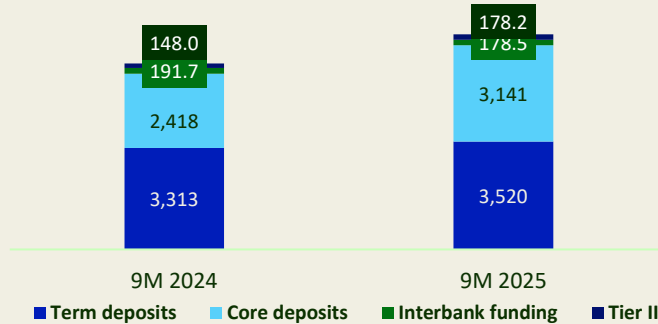
i Group deposits stand at c. €6.7 bn, up by 2% QoQ and up by 9% Ytd. Growth compares favorably, with market's growth rate of 2% Ytd.

Retail deposits represent 61% of total deposits; The deposit mix improves further, with core deposits contribution rising to 47% from 42% in 9M 2024.

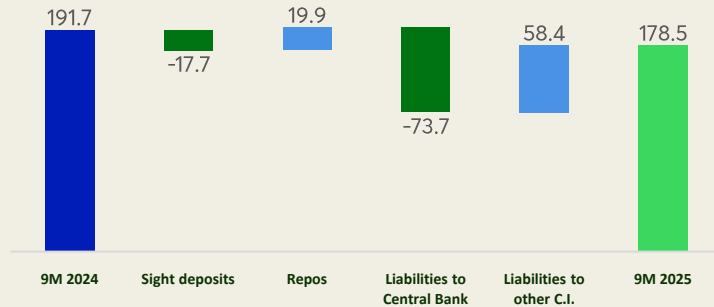
Total AuM at €840mln up by 11% Ytd with bonds & T-bills rising by 10% Ytd and mutual funds by 12% respectively.

Total funding & deposits analysis

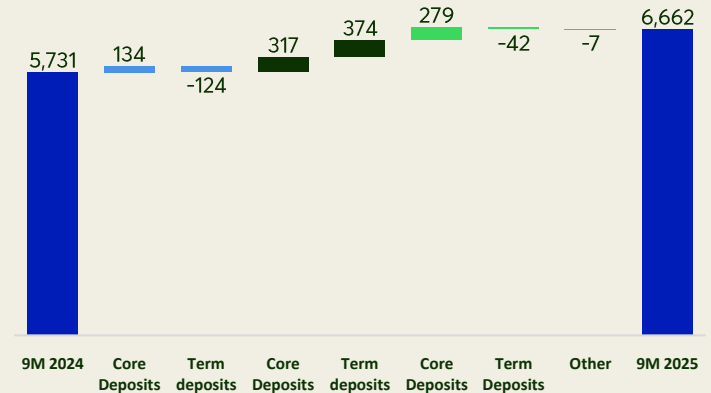
Total funding evolution (€m)



Due to financial institutions (€m)



Due to customers (€m)



Retail

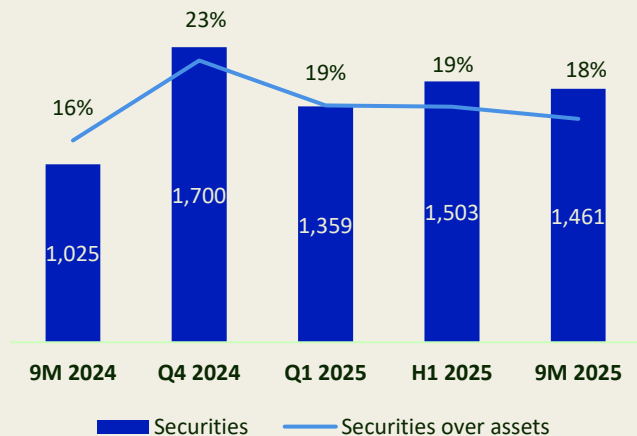
Wholesale

Public sector

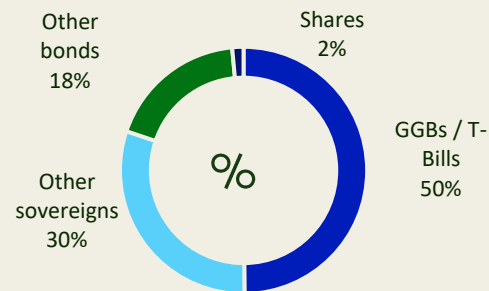
Securities Book

Excess liquidity placed in Greek and other European sovereigns; Securities yield at 2.9%

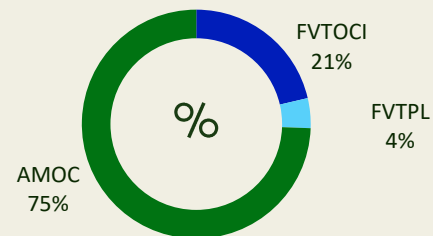
Total securities evolution (€m)



Breakdown per issuer



Breakdown per classification



Business volumes

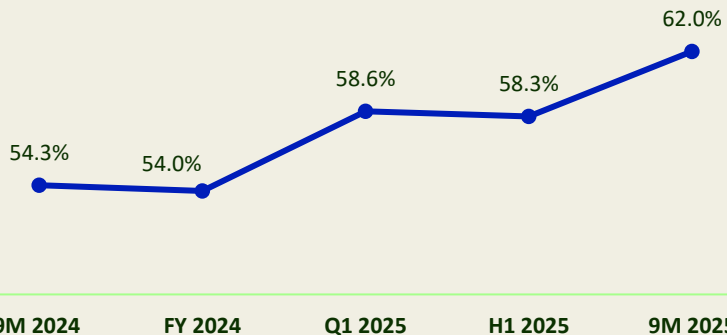
Amounts in €mln	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	YoY %	QoQ %
Gross Loans	3,112	3,285	3,513	3,820	4,133	33%	8%
Large & other	1,191	1,072	1,154	1,184	1,243	4%	5%
SME	969	1,164	1,197	1,302	1,169	21%	-10%
Structured Finance	352	378	467	600	892	154%	49%
Shipping	108	164	171	188	257	137%	36%
Wholesale Loans	2,620	2,778	2,989	3,275	3,561	36%	9%
Mortgage	300	297	299	303	320	7%	5%
Consumer	50	51	52	54	56	12%	5%
SB	121	138	152	167	176	45%	6%
Credit Cards	21	21	21	22	20	-6%	-10%
Retail Loans	492	507	524	545	572	16%	5%
Group Deposits	5,730	6,085	5,998	6,556	6,662	16%	2%
Core deposits	2,418	2,585	2,729	3,246	3,141	30%	-3%
Time Deposits	3,312	3,501	3,269	3,310	3,520	6%	6%



Notes: Excluding loans of securitized portfolios for Q3 2024. From Q4 2024 onwards, loan figures exclude the S/N of the HAPS securitization. Differences in loan categories due to reclassifications following the systemic integration with xPCB

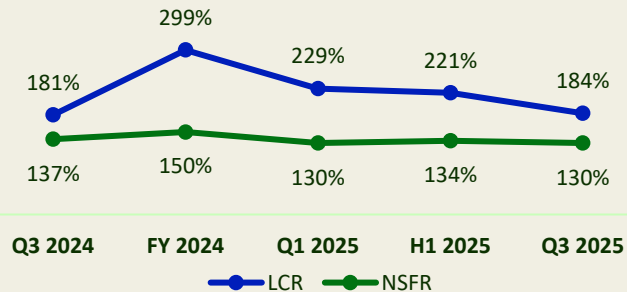
Liquidity Analysis

Gross Loans* / Deposits

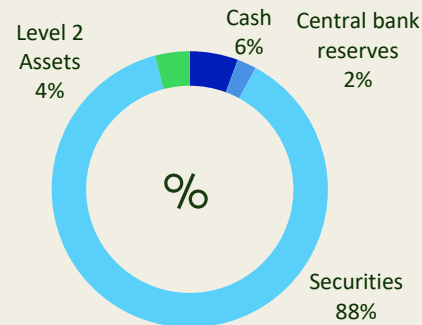


Note:
Excluding S/N of securitized portfolios

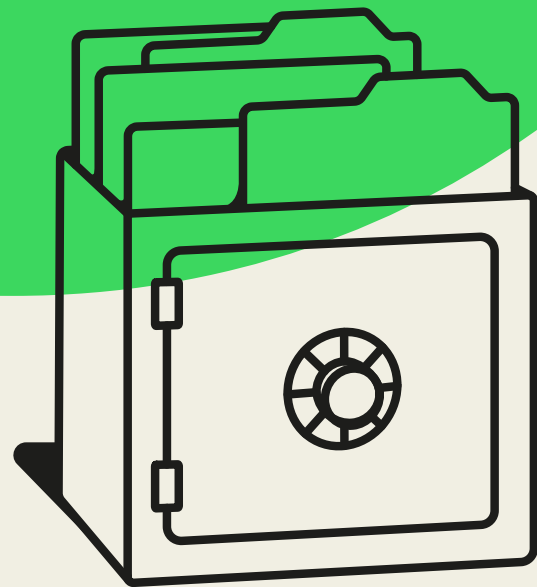
LCR & NSFR, Q3 2024 – Q3 2025



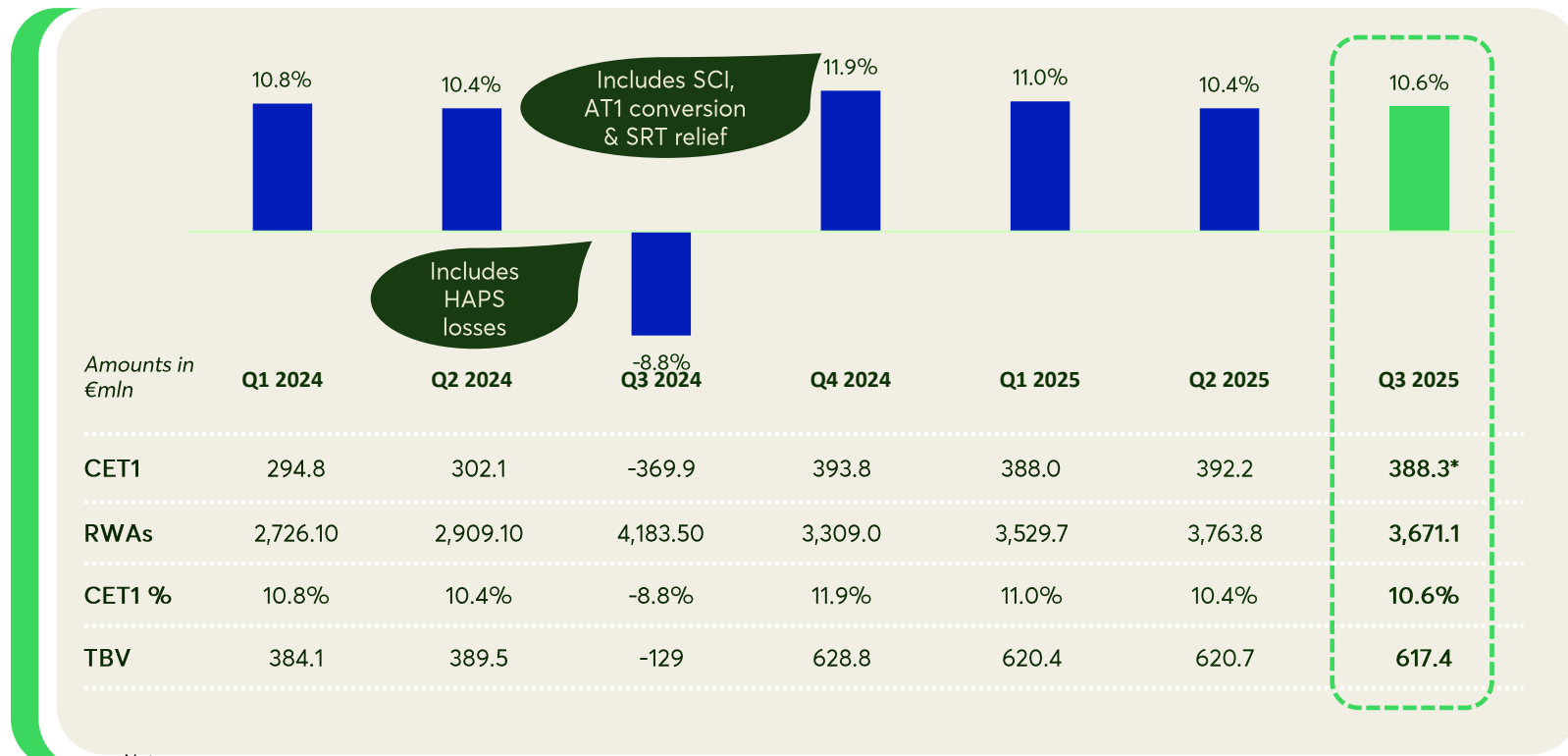
HQLA, Q3 2025



Capital

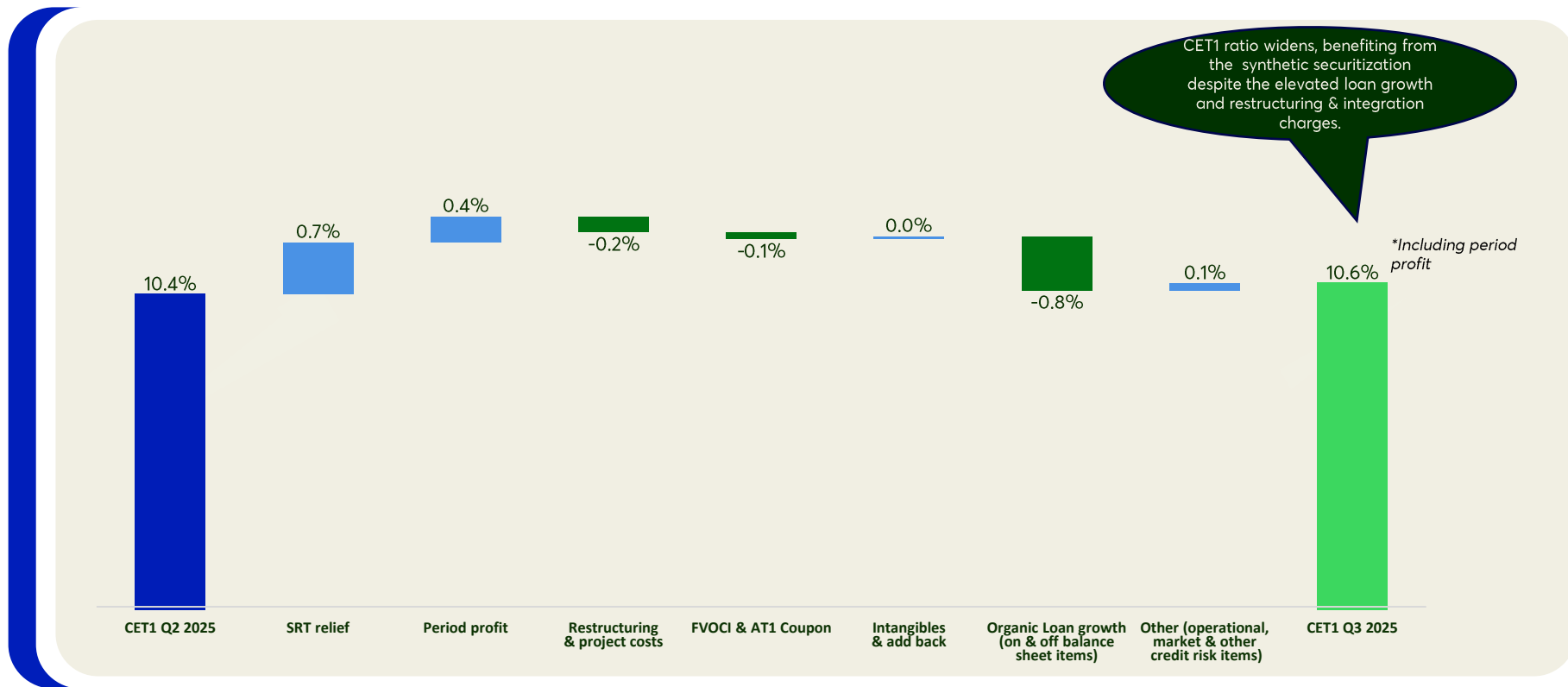


CET1 ratio, including period profits, comfortably above regulatory minimum, benefiting from the synthetic securitization, despite restructuring charges and credit expansion



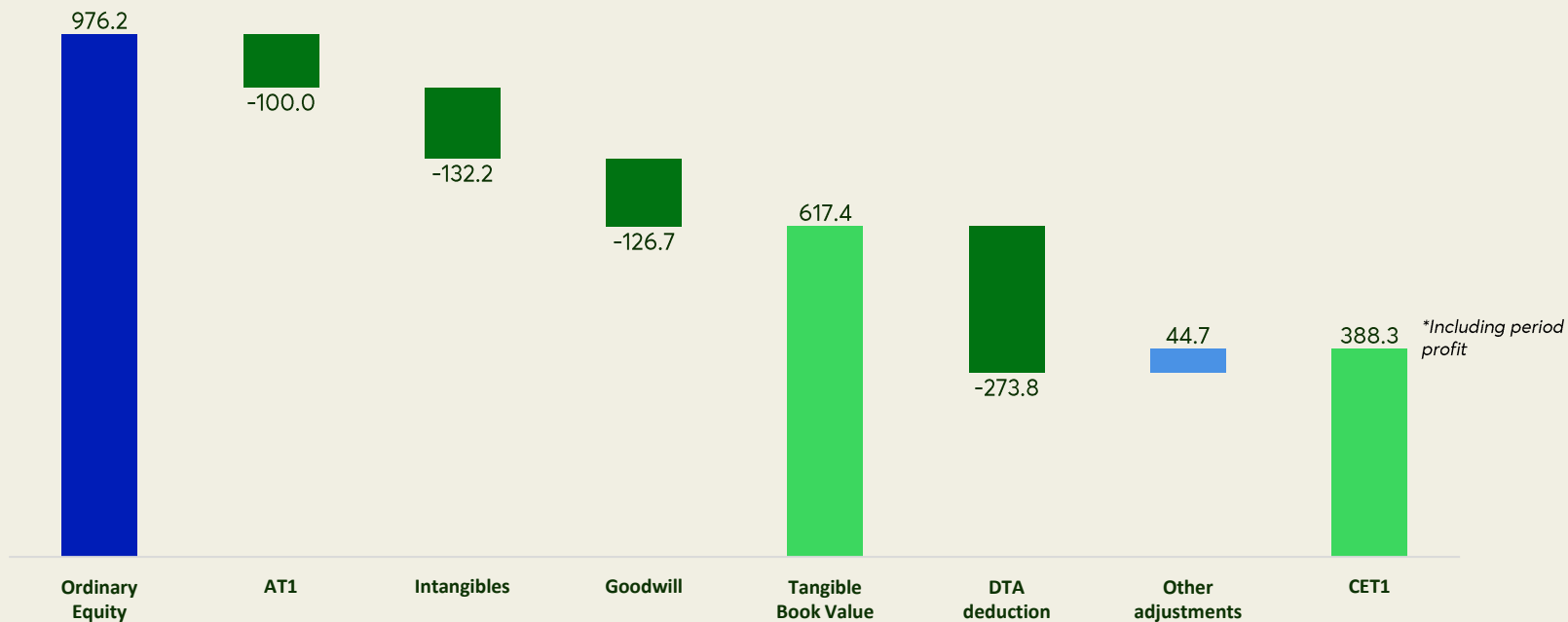
Note:
*Including Q325 period profit

CET1 movements Q2 2025 to Q3 2025

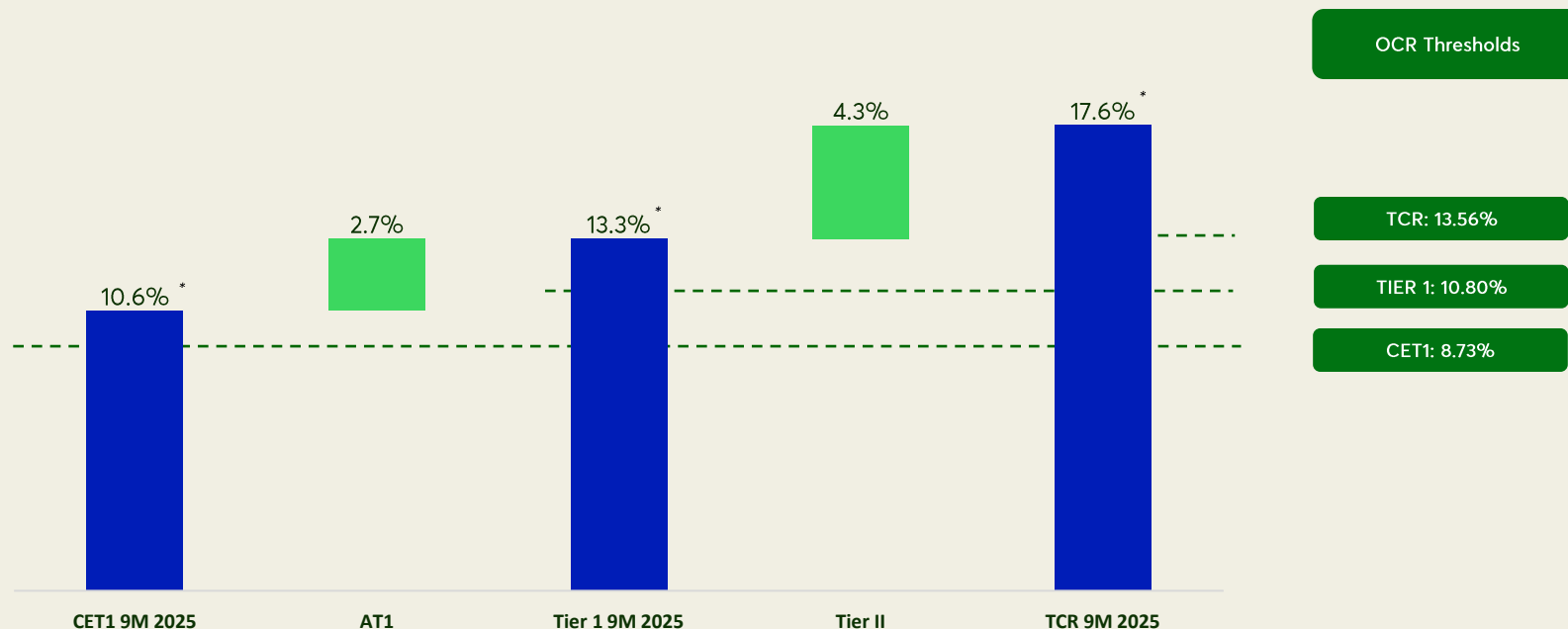


Note:
*Including Q325 period profit

Shareholders Equity to TBV and CET1 (9M 2025)

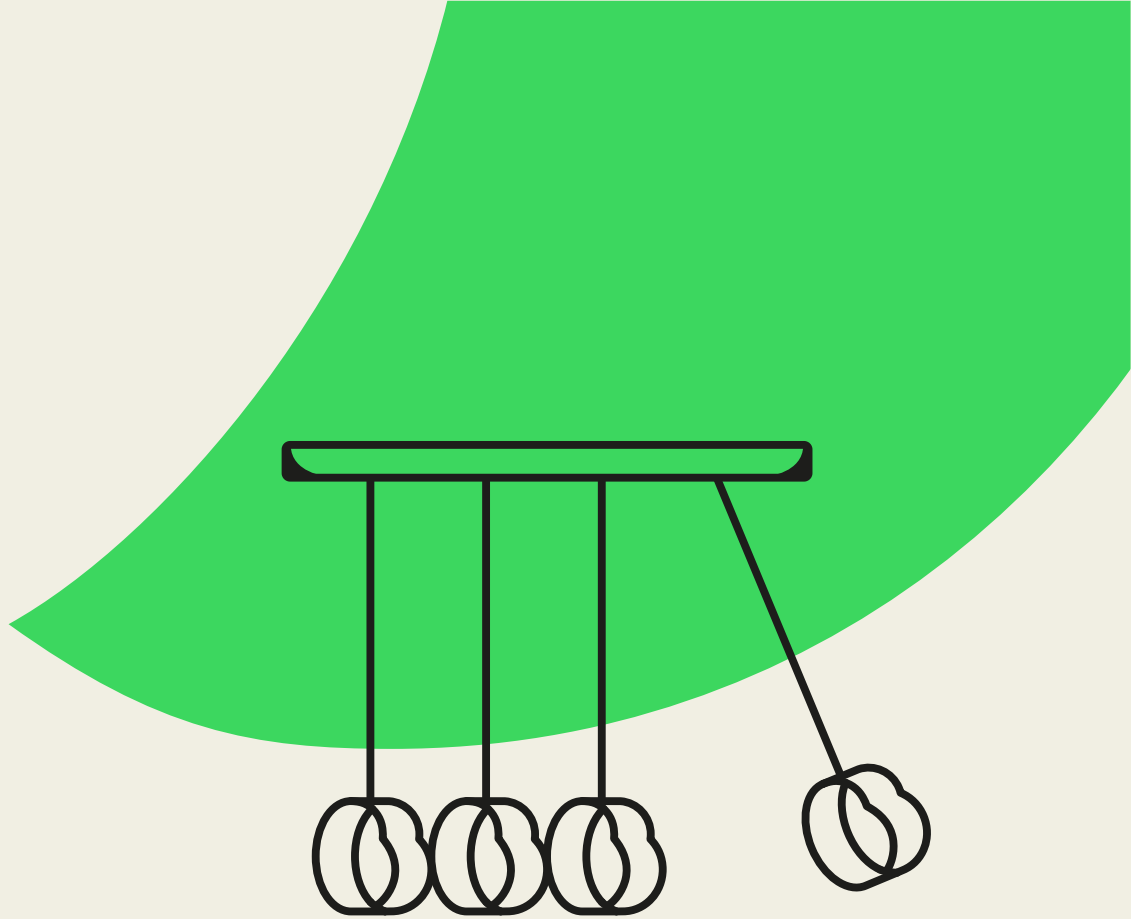


9M 2025 Capital ratios well above regulatory requirements



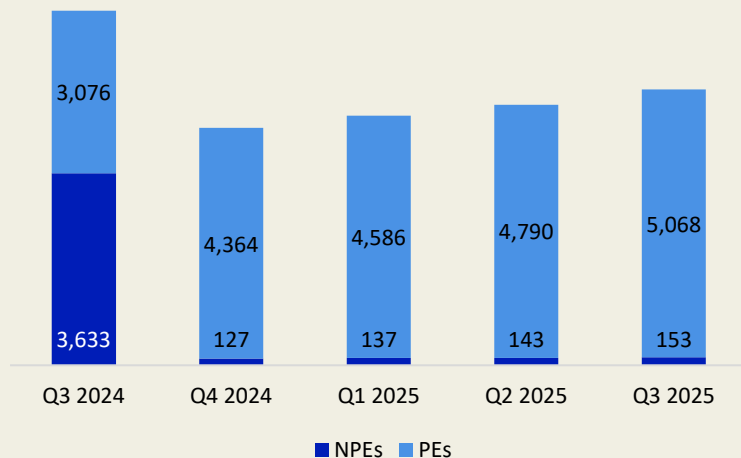
Note:
*Including Q325 period profit

Asset Quality



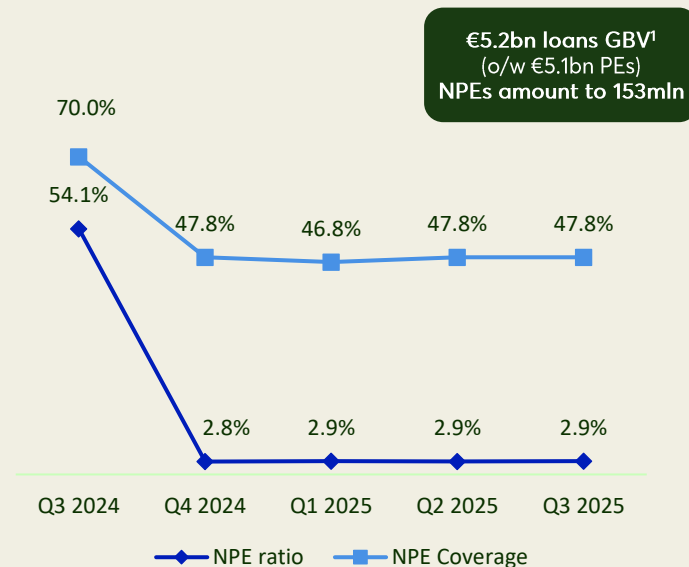
NPE ratio remains flattish below 3%, NPE Coverage remains stable

NPE ratio¹ and NPE coverage, Q3 2024 – Q3 2025



Note:
1. Including S/N of securitized portfolios

Performing (PEs) & NPEs, Q3 2024 – Q3 2025



Solid credit quality following steep clean-up in Q4 2024

Average new NPE flows of the last 4 quarters ~ 1% (annualized)

Quarterly NPE flows

New NPE flows % (annualized)	0.6%	1.5%	0.9%	
1.5%				
Period (€ mln)	Q4 2024	Q1 2025	Q2 2025	Q3 2025
NPE begin of period	193	127	137	143
Inflows	5	13	9	16
o/w Defaults	5	13	9	16
o/w Redefaults	1	0	0	0
Outflows	-71	-4	-4	-5
o/w Cures & repayments, liquidations	-53	-4	-4	-4
o/w write-offs	-18	0	0	-2
Net NPE flow	-66	10	5	11
NPE end of period		137	143	153

Quarterly NPE flows by type of loan

Period (€ mln)	Q4 2024	Q1 2025	Q2 2025	Q3 2025
Inflows	5	13	9	16
Business	3	11	7	11
Mortgages	1	1	1	2
Consumer	1	1	1	3
Outflows	-71	-4	-4	-5
Business	-69	-2	-2	-2
Mortgages	-1	-1	-1	-1
Consumer	-1	-1	-1	-3

Transformation plan

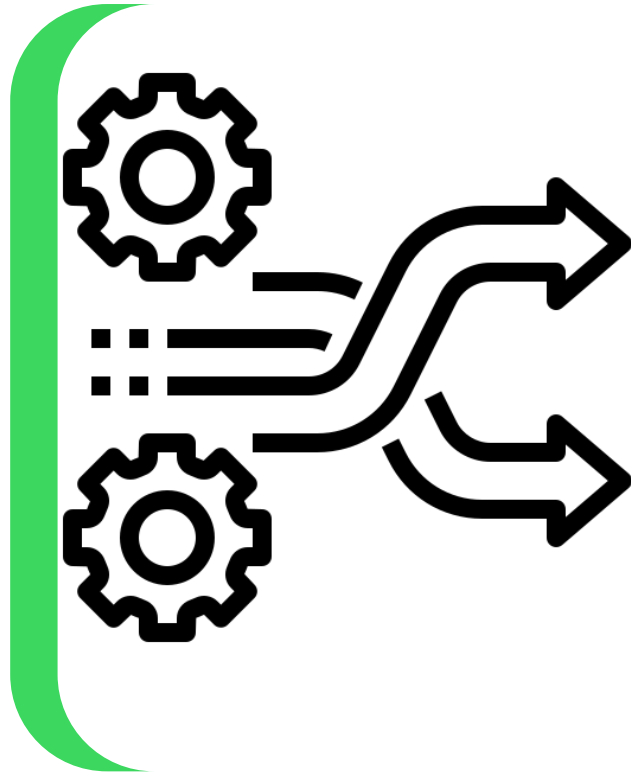


Growth & Transformation Strategy

Q3'2025: A quarter marked by intensive transformation efforts



The highlights...



**Operational Merger
&
IT Integration**

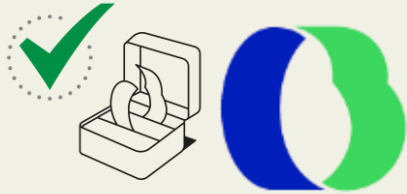
Completion of the operational merger and IT integration, leading to unified processes, simplified workflows, one system all aiming at an improved customer experience.

**Unveiling of new
Corporate Identity**

Introduction of a new corporate identity (CrediaBank), with a full-scale rebranding initiative across branches, digital channels, and corporate presence, completed in Q4 2025.

Growth & Transformation Strategy

The Bank is entering the next phase of its integration journey, working on delivering a unique customer experience under the CrediaBank brand.



Credia Bank unveiled



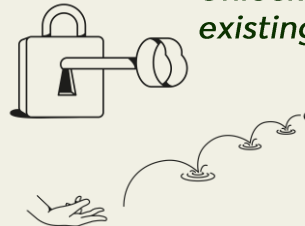
First New Experience CrediaBank branch opened in Kolonaki.



- + All CrediaBank branches welcome walk-in customers without prior appointments
- + Teller services are available throughout the working day
- + Teller areas that bring Bank personnel and clients to the same eye level



Following the cooperation agreement with Euronet, CrediaBank has the largest ATM network in Greece with more 2,000 points of service around the country (including islands and remote locations)



Unlocking new capabilities for our existing and prospect clients

- + POS working capital loan
- + Payroll propositions
- + Pension accounts propositions
- + New insurance products through CrediaBank network
- + CrediaBank Prime time deposit and more



Sustainability

Building on our ESG foundation, we advanced our sustainability agenda with clear progress and continued commitment to long-term value creation.

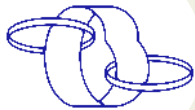


Integrating ESG into performance- From Strategy to measurable Progress

E - Environment: Reducing our footprint towards net zero



E



from financing sustainability...

- ✓ \$ 54,3 mln in sustainability-linked loans to Shipping
- ✓ € 313,5 mln in RES and green financing, incl. RRF
- ✓ € 27 mln commitment for funding RES Energy Storage Systems
- ✓ New SME green product for PV systems < 500 kW
- ✓ Developed new Sustainable Finance Framework
- ✓ C&E Risks Materiality Assessment and Policy developed
- ✓ Streamlining ESG questionnaires for corporates through HBA and joined Banks' efforts

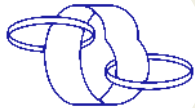
...to operating responsibly

- ✓ Scope 1 & 2 emissions reduced – HQ relocation to efficient buildings
- ✓ Optimised branch network (15 mergers < 1 km radius)
- ✓ 88% of fleet plug-in hybrid / electric
- ✓ EV charging points across main premises
- ✓ Full switch to e-statements – paper minimised
- ✓ Renewal of ISO 14064 verification, including performance evaluation and target redefinition.

Next, we are gradually,

- ✓ Renovating branches with HVAC, LED & energy monitoring systems
- ✓ Sourcing electricity from RES (GoO)
- ✓ Exploring energy communities & new PV installations for self-consumption

Integrating ESG into performance- From Strategy to measurable Progress



S - Society: Caring for our people, clients and society

Empowering our people

- ✓ ESG awareness: training completed for 100% of senior management, 90% of Business & Risk, and 20% of all employees
- ✓ ESG e-Learning Academy scheduled to reach 100% of staff by end of Q4
- ✓ 1st place in the "Educational Leaders Awards"- Lead on Board Int.
- ✓ Women in leadership: >50% C-level.
- ✓ 17% gender pay gap - market leading performance
- ✓ Climate Change & Biodiversity awareness initiative for staff & families visiting relevant Goulandris museum exhibitions.
- ✓ Zero data- breach incidents ensuring trust and information security. Cybersecurity initiative: "It only takes 1".

Fostering inclusion and wellbeing

- ✓ New mental health & wellbeing employee empowerment program in partnership with Hellas EAP
- ✓ Broadened employee benefits and discounts on banking products, corporate services and partner offerings.
- ✓ Introduced Children Excellence money Awards.
- ✓ Successive round of "The Future in our children" career- guidance program with Orientum- Career consultants
- ✓ School supplies for employees' children

Giving back to society

- ✓ Opened CrediaBank's first branch, fully accessible and sustainability focused- Welcomed customers both with or without appointments, reinforcing accessibility and inclusiveness.
- ✓ New Collaboration with "New Agriculture, New Generation" -"Strategies for Local Products with Health Claims"
- ✓ Masterclass on "Financial Literacy and Green Financing" to local producers and farmers (following Agroanelixi program)
- ✓ Voluntary tree planting event with environmental & humanitarian organization WE4ALL

Integrating ESG into performance- From Strategy to measurable Progress



G



G - Governance: Operating with transparency and integrity

Strengthening our governance framework

- ✓ Experienced and Well-balanced Board – 46% Independent Non-Executive Board Members
- ✓ All Committee Chairs and majority of members are independent
- ✓ 100% of BoD members received ESG training
- ✓ First Sustainability Statement publication (CSRD/ESRS)
- ✓ Sustainability Governance upgraded – C-level Committee, dedicated ESG office
- ✓ Enhanced all key Board Committees to incorporate ESG aspects and responsibilities
- ✓ Progressively updated internal Policies to incorporate ESG considerations

Promoting ethical and responsible conduct

- ✓ Adopted a comprehensive Sustainability Policy across the organisation
- ✓ 100% of employees trained on Anti-Bribery and Corruption
- ✓ Zero incidents in Bribery and Corruption, ISO 37001 in place
- ✓ Implemented Whistleblowing framework, fully aligned with ISO 37002 standards

Transparency and global engagement

- ✓ ATHEX ESG Transparency Score 84%
- ✓ Carbon Footprint Report Submitted, compliant with the Greek Climate Law
- ✓ CSR Hellas member, preparation to participate in UN Global Compact and UNEP FI

Appendix

Group Balance Sheet

Assets	9M 2024	FY 2024	Q1 2025	H1 2025	9M 2025
Cash and balances with central bank	221	422	153	654	647
Due from other financial institutions	65	80	146	79	70
Financial assets	1,025	1,700	1,359	1,503	1,461
Derivative financial instruments - assets	0	0	0	0	0
Net loans and advances to customers	3,042	4,430	4,659	4,864	5,149
Investments in associates	2	2	2	2	3
Property, plant & equipment	192	97	100	95	94
Investment property	47	47	47	47	47
Intangible assets	247	247	252	254	259
Deferred tax assets	273	275	275	272	272
Assets held for sale	1,235	241	174	202	170
Total assets	6,349	7,540	7,167	7,972	8,172
Liabilities					
Due to financial institutions	192	101	75	73	179
Due to customers	5,731	6,085	5,998	6,556	6,662
Debt securities issued	148	133	33	178	178
Defined benefit obligations	8	8	7	7	7
Other provisions	25	25	25	25	25
Other liabilities	129	313	157	159	145
Total liabilities	6,232	6,665	6,295	6,997	7,196
Equity					
Share capital (common Shares)	3	81	81	81	81
Other debt securities	0	0	0	100	100
At par	896	1,565	1,565	1,565	519
Retained earnings	-1,982	-2,007	-2,007	-2,006	9
Reserves	1,200	1,236	1,233	1,235	267
Total equity	118	875	872	975	976
Total Liabilities & Equity	6,349	7,540	7,167	7,972	8,172

Note:

* Published FS as of 20.11.2025

Group P&L

Profit & Loss Statement	9M 2024	FY 2024	Q1 2025	H1 2025	9M 2025
Interest income	121.7	197.0	62.4	125.7	190.3
Less Interest expense	-57.1	-90.2	-25.5	-47.2	-69.8
Net interest income	64.6	106.7	36.8	78.5	120.5
Income from fees and commissions	18.6	31.6	10.6	24.6	38.4
Less Fees and commissions expense	-6.7	-12.6	-3.5	-7.6	-12.1
Net fees & commission income	12.0	19.0	7.1	17.0	26.3
Profit / (loss) from financial transactions	2.2	5.7	1.5	3.5	3.5
Profit / (loss) from investment portfolio	5.0	6.3	1.1	2.1	2.6
Dividends	0.1	0.6	0.0	0.4	0.6
Other income / (expenses)	2.2	4.0	8.6	9.6	10.9
Total Non-Core Income	9.6	16.5	11.2	15.6	17.7
Total Recurring Operating Income	86.2	142.3	55.1	111.1	164.5
Non-Recurring Revenues	5.6	5.9	1.3	9.8	9.8
Total Reported Operating Income	91.8	148.2	56.4	120.9	174.3
Personnel costs	-28.0	-47.7	-19.4	-37.9	-54.9
General & admin expenses	-17.7	-31.3	-8.8	-20.7	-30.0
Depreciation	-13.2	-19.4	-6.7	-13.6	-20.5
Total Recurring operating expenses	-58.9	-98.4	-35.0	-72.2	-105.5
Restructuring & project costs	-11.7	-16.8	-14.6	-29.0	-36.6
<i>o/w Staff leaving expense & incentive</i>	-2.0	-6.0	-14.3	-26.8	-34.1
<i>o/ w Other restructuring & project costs</i>	-9.7	-10.8	-0.3	-1.8	-2.1
Total operating expenses	-70.6	-115.2	-49.6	-101.1	-142.1
Recurring PPI	27.3	43.9	20.1	38.9	58.9
PPI (reported)	21.2	33.0	6.8	19.7	32.1
Provisions for expected credit losses	-404.7	-398.2	-4.8	-9.4	-15.8
Results from investments in associates	-0.4	-0.4	0.1	0.1	0.5
PPA depreciation	0.0	-2.0	-1.0	-1.9	-2.9
Recurring Profit / (loss) before income tax	2.2	23.3	14.3	27.6	40.8
Profit / (loss) before income tax	-383.9	-367.6	1.1	8.5	13.9
Income Tax	40.5	42.2	-1.0	-3.6	-4.0
Recurring Profit / (loss) after income tax	42.8	65.4	13.4	24.1	36.7
Profit / (loss) after income tax	-343.3	-325.5	0.1	4.9	9.9

Note:

* Published FS as of 20.11.2025

Group P&L

Profit & Loss Statement	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025
Interest income	47.6	75.3	62.4	63.3	64.7
Less Interest expense	-22.9	-33.2	-25.5	-21.6	-22.7
Net interest income	24.7	42.1	36.8	41.7	42.0
Income from fees and commissions	7.8	13.0	10.6	14.1	13.8
Less Fees and commissions expense	-3.2	-6.0	-3.5	-4.2	-4.5
Net fees & commission income	4.6	7.0	7.1	9.9	9.3
Profit / (loss) from financial transactions	0.5	3.4	1.5	2.0	0.1
Profit / (loss) from investment portfolio	3.2	1.3	1.1	1.1	0.5
Dividends	0.1	0.4	0.0	0.3	0.3
Other income / (expenses)	0.7	1.7	8.6	1.0	1.2
Total Non-Core Income	4.4	6.9	11.2	4.4	2.1
Total Recurring Operating Income	33.8	56.1	55.1	56.0	53.4
Non-Recurring Revenues	0.0	0.3	1.3	8.5	0.0
Total Reported Operating Income	33.8	56.3	56.4	64.4	53.4
Personnel costs	-10.9	-19.7	-19.4	-18.5	-17.0
General & admin expenses	-7.9	-13.7	-8.8	-11.9	-9.3
Depreciation	-5.0	-6.2	-6.7	-6.8	-7.0
Total Recurring operating expenses	-23.9	-39.5	-35.0	-37.2	-33.3
Restructuring & project costs	-10.2	-5.1	-14.6	-14.4	-7.7
<i>o/w Staff leaving expense & incentive</i>	<i>-1.5</i>	<i>-4.0</i>	<i>-14.3</i>	<i>-12.5</i>	<i>-7.4</i>
<i>o/ w Other restructuring & project costs</i>	<i>-8.7</i>	<i>-1.1</i>	<i>-0.3</i>	<i>-1.5</i>	<i>-0.3</i>
Total operating expenses	-34.0	-44.6	-49.6	-51.5	-41.0
Recurring PPI	9.9	16.6	20.1	18.8	20.1
PPI (reported)	-0.2	11.8	6.8	12.9	12.4
Provisions for expected credit losses	-389.0	6.5	-4.8	-4.6	-6.4
Results from investments in associates	-0.4	0.0	0.1	0.0	0.4
PPA depreciation	0.0	-2.0	-1.0	-1.0	-1.0
Recurring Profit /(loss) before income tax	0.6	21.1	14.3	13.3	13.1
Profit / (loss) before income tax	-389.6	16.3	1.1	7.4	5.4
Income Tax	41.1	1.6	-1.0	-2.6	-0.5
Recurring Profit / (loss) after income tax	41.7	22.7	13.4	10.7	12.7
Profit / (loss) after income tax	-348.5	17.9	0.1	4.8	5.0

Note:

* Published FS as of 20.11.2025

Glossary of Terms

Terms	Definitions
AMOC	Fair Value of Assets at Amortized Cost
Common Equity Tier 1 ratio (CET 1)	Common Equity Tier 1 regulatory capital as defined by Regulation (EU) 573/2013
Overall Capital Ratio (OCR)	Total regulatory capital divided by total Risk Weighted Assets, as defined by Regulation (EU) 573/2013
Cost of Risk (CoR)	Loan Loss Reserves for the period divided by Gross Loans of the relevant period
Deferred Tax Assets (DTA)	Amounts of income taxes recoverable in future periods, in respect of deductible temporary differences, unused tax losses that can be carried forward and unused tax credits
Deferred Tax Credit (DTC)	Amounts of tax credits that are eligible for conversion in tax credits under specific circumstances
Forborne Exposures	An exposure where forbearance measures have been extended, i.e, concessions, such as a modification or refinancing of loans and debt securities, has been granted as a result of a counterparty's financial difficulty
FVTOCI	Fair Value of Assets through Other Comprehensive Income
FVTPL	Fair Value of Assets through Profit & Loss
HQLA	High Quality Liquid Assets are comprised of Level 1 & 2 Assets
Liquidity Coverage Ratio (LCR)	The proportion of highly liquid assets held by financial institutions, to ensure their ongoing ability to meet short-term obligations
Loan Loss Allowances (LLAs)	Provisions to cover credit risk
Net Interest Margin (NIM)	Net Interest Income for the period, annualized and divided by average Gross Loans
Non-Recurring Items (NRIs)	Expenses or income that are one-off in nature and do not related to 'business as usual' items
Net Interest Income (NII)	Interest Income less Interest Expense
Net Commission Income (NFI)	Commission Income less Commission Expense

Glossary of Terms

Terms	Definitions
Non-Performing Exposures (NPEs)	An exposure that is a) 90 days past-due (material exposure) and b) unlikely to be repaid in full without collateral realization (irrespective of any past-due amount or of the number of days past-due), in compliance with EBA Guidelines, In this document, NPEs are reported under IFRS, For regulatory reporting purposes, NPEs also include Omega and Metexelixis underlying loan exposures
Non-Performing Exposures Coverage (NPE coverage)	Loan Loss Reserves divided by Non-Performing Exposures for the period
Net Stable Funding Ratio (NSFR)	A liquidity standard requiring banks to hold enough stable funding to cover the duration of their long-term assets
Pre-Provision Income (PPI)	Total Operating Income for the period less Total Operating Expenses for the period
Proforma figures & Adjusted Proforma figures	Figures under the assumption that the effective date of the merger was Jan. 1, 2024. Adjusted pro-forma, adjusting PCB figures to align with ATB while Q4 is a proxy given merger was concluded Sep. 4, 2024
Risk Weighted Assets (RWAs)	Risk Weighted Assets are the Bank's assets and off-balance sheet exposures, weighted according to risk factors based on the Regulation (EU) 575/2013 for credit, market and operational risk
Tier II instrument	Secondary component of the bank capital, in addition to Tier 1 capital, that makes up the bank's required regulatory reserves
Stage 1	Loan Loss Reserves for exposures classified under Stage 1 are calculated from the initial recognition of the loan on a 12-month period, (Expected Credit Losses)
Stage 2	Loan Loss Reserves for exposures classified under Stage 2 are calculated for the lifetime of the exposure (Lifetime Expected Credit Losses)
Stage 3	Includes credit impaired exposures, Loan Loss Reserves for exposures classified under Stage 3 are calculated for the lifetime of the exposure (Lifetime Expected Credit Losses)
Unlikely to pay (UTP)	The debtor is assessed as unlikely to pay its credit obligations in full without realization of collateral, regardless of the existence of any past-due amount or of the number of days past due (Regulation (EU) 575/2013)
Voluntary Exit Scheme (VES)	A scheme that provides an incentive for employees to retire early

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