



# Q1 2026 Financial Results Presentation

21 May 2026

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A decorative graphic consisting of numerous thin, white, curved lines that originate from the left side and fan out towards the right, creating a sense of motion and depth against the dark blue background.

# 1. Executive Summary

# Q1 2026 results: A strong start with robust growth rates and record results

## Net interest income

€46.8mIn  
(+28% YoY)

## Net fee income

€11mIn  
(+55% YoY)

## Recurring PPI

€24.1mIn  
(+26% YoY)

## Reported PAT

€7.8mIn  
(vs € 108k in Q1 2025)

## Gross loans

€4.9bn  
(+40% YoY)

## SME loans

€1.3bn  
(35% of new disbursements)

## Deposits

€6.8bn  
(+14% YoY)

## NPE ratio

2.5%

## NPE Coverage

55%  
(+790bps YoY)

## CET1 ratio

16.6% pro-forma  
for the SCI

## CAD ratio

22.4% pro-forma  
for the SCI

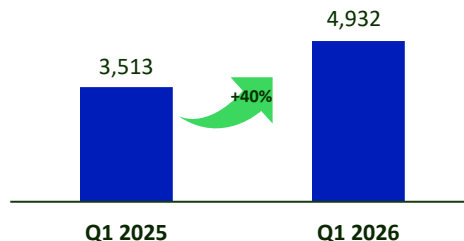
## Market Share

Loans & depos  
>3% vs <2% in 2022

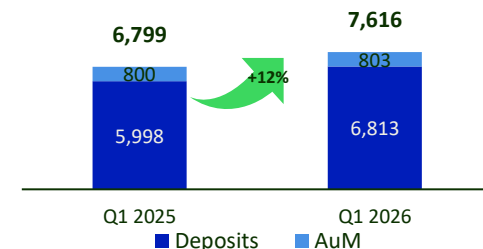
## Total active customers

~350k

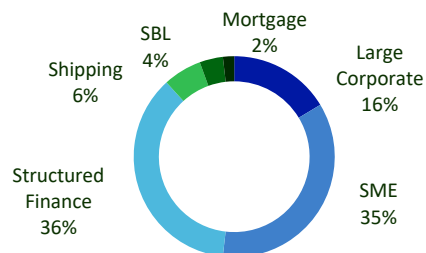
## Gross Loans (€m)



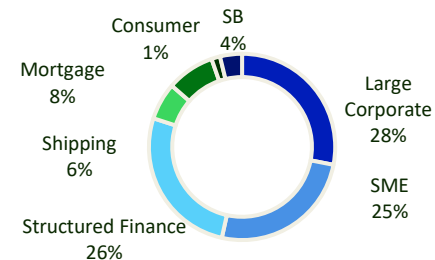
## Client Assets (€m)



## New Disbursements (%)



## Loan Book Breakdown

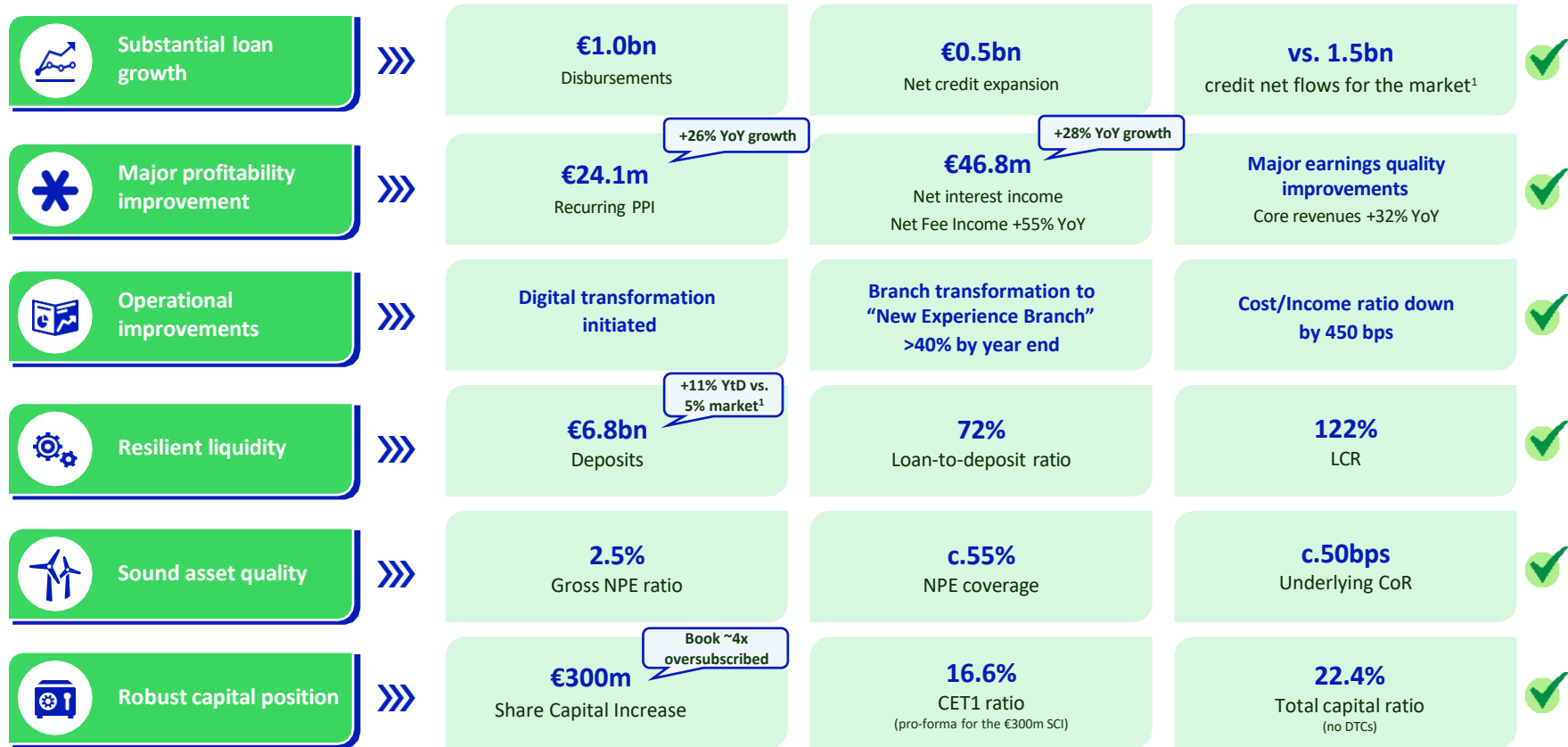


66 Branches



1,204 Employees

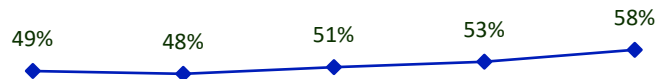
# Q1 2026: Delivering across all value creation levers...



Source: Bank of Greece.  
Notes:  
1. Private sector.

# ... with accelerating growth and rising recurring profitability...

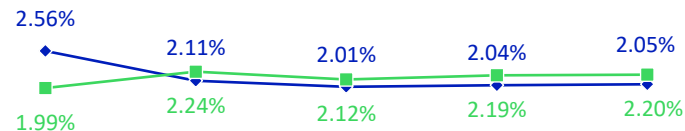
## Ongoing balance sheet re-levering



Q1 2025    Q2 2025    Q3 2025    Q4 2025    Q1 2026

—◆— Net Loans, % of Total Assets

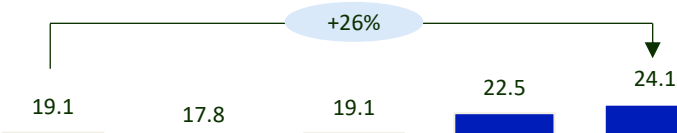
## Margin increases despite falling rates



Q1 2025    Q2 2025    Q3 2025    Q4 2025    Q1 2026

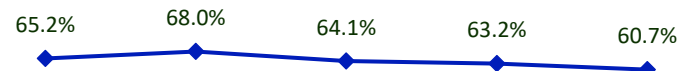
—◆— 3m Euribor    —■— NIM

## Solid recurring PPI growth (€m)



Q1 2025    Q2 2025    Q3 2025    Q4 2025    Q1 2026

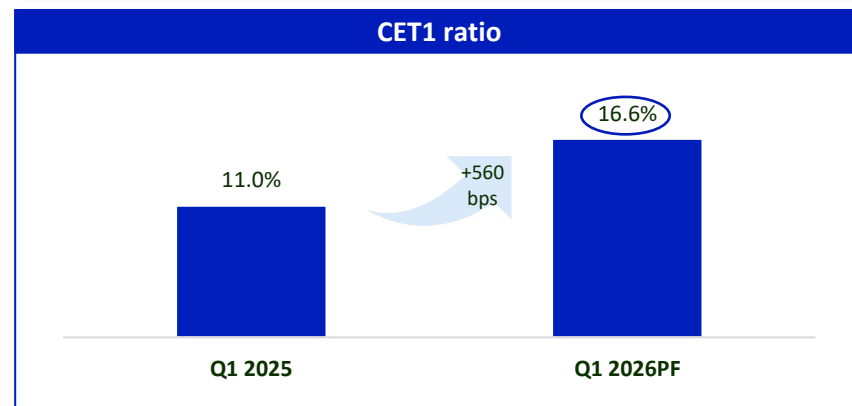
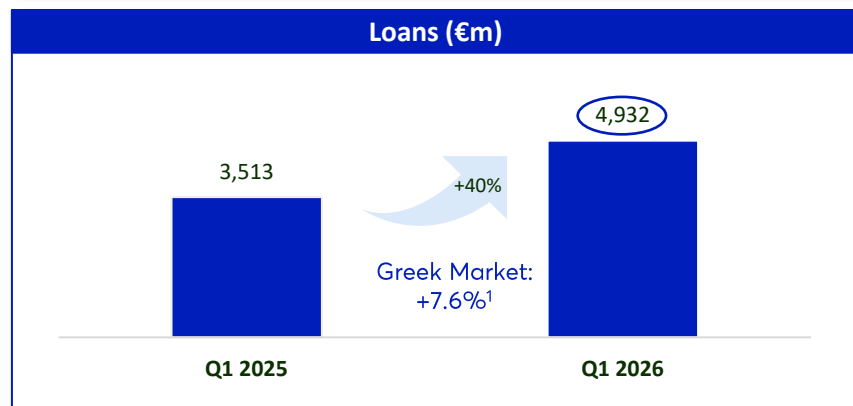
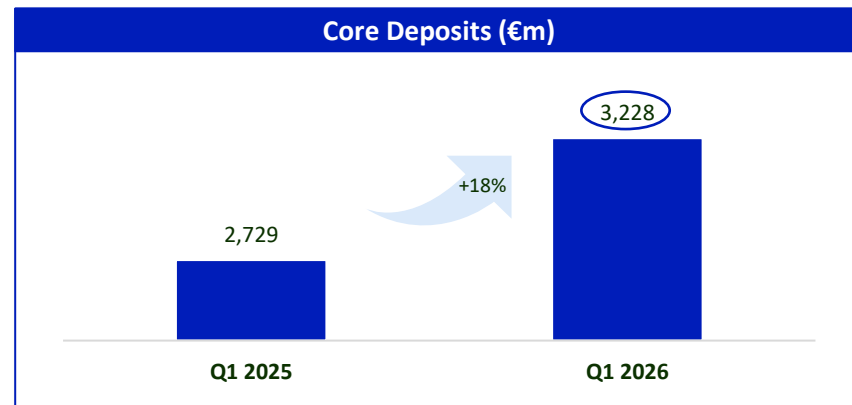
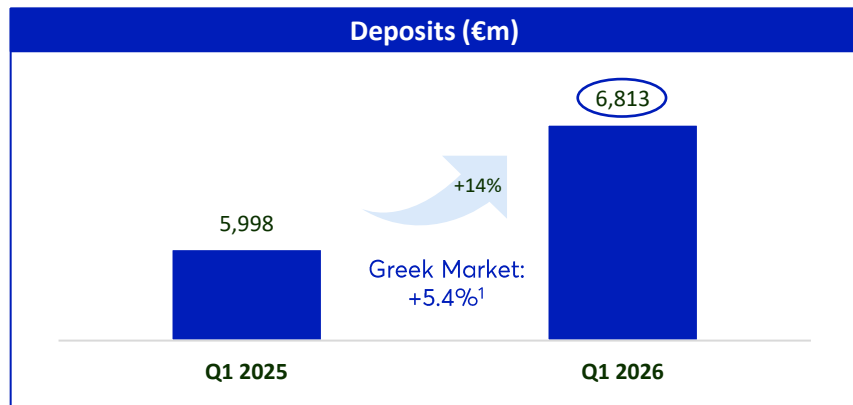
## Improving operating leverage



Q1 2025    Q2 2025    Q3 2025    Q4 2025    Q1 2026

—◆— Recurring Cost/Income

# ... on the back of re-levering and a robust capital position



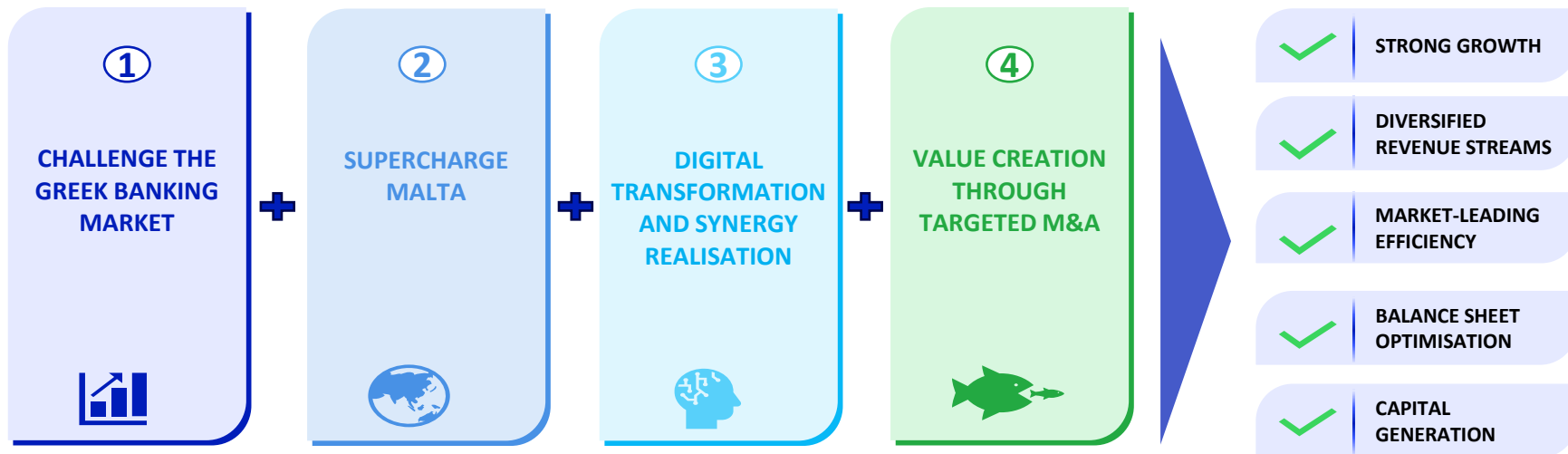
Source: Bank of Greece.

Notes:

1. Private sector.

# The implementation of our strategy is in full motion...

## CrediaBank Group's strategic pillars



## Execution so far

Grew loans and deposits 2.5x and >5x above mkt growth rates respectively

Regulatory filing status and project integration on track with project plan

Program launched, first deliveries expected in 3Q26, Cost-to-Income ratio improves by 450bps YoY

SPA signed for acquisition of 70% Pantelakis Securities, expanding into brokerage and securities  
Acquisition of Evropi Holding entering the general insurance space

# Entering the insurance market | Evropi Holdings – At a glance

## Company description

- With nearly **90 years of history** in the insurance sector, Evropi is a **leading Greek insurance group**, operating under the Intracom Group (40% stake) and listed on the Athens Stock Exchange
- In 2023, Evropi emerged from the **integration of several businesses**, following the acquisition of KLM (real estate) by Intracom
- Evropi's business model combines both **insurance and insurance brokerage services** through Evropi insurance, NAK (specialized brokerage), and AMYNA (insurance brokerage)
- Evropi has undergone a **sophisticated corporate transformation** to become a **leading insurance player**
  - Acquisition of **NAK** and **AMYNA** in 2025
  - Acquisition of 50% of **Alpha Insurance Brokers** in Romania in 2025
  - Divestment of non-core retail, construction, and energy segments and focus on **high-growth insurance subsegments**

## Product and service offering by subsidiary

**ΕΥΡΩΠΗ**  
ΑΣΦΑΛΙΣΤΙΚΗ

- Full range of **general insurance products**, specialized in industrial, commercial and financial risks, transports and surety bonds
- Offers **reinsurance services**

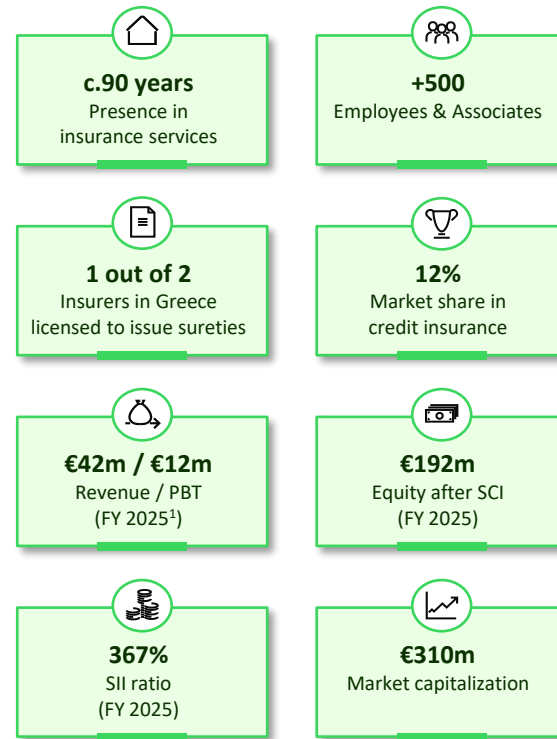
**NAK** STRATEGIC  
INSURANCE  
CONSULTANCY

- Insurance **broker specialized in niche sub-segments** i.e. M&A, sureties, etc.
- Leader in **surety bonds**
- Leader in **credit insurance**
- 250+ corporate clients

**AMYNA**

- Provides **insurance brokerage services**, primarily managing all insurance needs for the Intracom Group
- Fully absorbed by NAK on 4<sup>th</sup> December 2025

## Primary stats



Sources: Company information, FactSet as of 20 May 2026.

Note:  
1. Pro-forma full consolidated figures.

# Evropi Holdings – Transaction highlights

## Transaction rationale

- **Evropi is a leader in property insurance, one of only two insurers in Greece licensed on surety bonds**, with an integrated business portfolio, **combining insurance and insurance brokerage services**
- Evropi will allow Credia to **further diversify revenue sources beyond NII and enhance value creation for its shareholders**
- The transaction is expected to be **capital accretive by ~ 140bps** with further upside contingent on the regulatory treatment of the insurance entity
- It will **unlock the full insurance potential** for the Group through a stable and enhanced platform, delivering **diversification** and significant **revenue synergies** (c.€17m pre-tax run rate fully phased-in by 2028)

## Indicative terms and timeline

- CrediaBank has signed a binding term sheet regarding the potential **acquisition of Evropi, effective through a merger by absorption**
- The transaction will be structured as a **share-for-share deal**, with **CrediaBank / Evropi** shareholders representing **90.375% / 9.625%**, respectively, of the combined Group
- Pre-transaction, Evropi will distribute **€46m of extraordinary dividend** to its current shareholders, stemming from a **pre-agreed sale of a real estate asset**
- Thrivest and HCAP to remain the **largest shareholders** of Credia; **free-float** to increase to **~40%**
- Evropi's **successful** and **experienced** management team to **continue running the business post completion**
- **The expected closing of the transaction is 2H 2026**, subject to corporate and regulatory approvals

## Key transaction metrics



**90.4% / 9.6%**  
CrediaBank / Evropi  
stake in combined



**2H'26**  
Expected closing



**Attractive ROIC**  
Above internal  
hurdle rate



**Capital accretion**  
~ 140bps of immediate  
capital uplift



**c.€17m**  
Run-rate synergies  
(pre-tax)



**c.€45m**  
PBT contribution to  
the Group by 2028<sup>1</sup>



**c.8%**  
2027 EPS accretion for  
CrediaBank shareholders<sup>1</sup>



**Mid-teens upside**  
To net income  
(medium term guidance)<sup>1</sup>

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## 2. Q1 2026 Financial Performance Analysis

# Summary P&L<sup>1</sup> | Recurring PPI at €24.1m, 26% up YoY

Amounts in €m	Q1 2026	Q1 2025	YoY	Q4 2025	QoQ
Net interest income	46.8	36.6	28%	47.5	(2%)
Net fee & commission income	11.0	7.1	55%	10.9	0%
Non-core income	3.5	11.2	(69%)	2.8	24%
<b>Total Recurring Operating Income</b>	61.2	54.9	12%	61.2	0%
<b>Total Recurring Operating Expenses</b>	(37.1)	(35.7)	4%	(38.7)	(4%)
<b>Recurring Pre Provision Income</b>	<b>24.1</b>	<b>19.1</b>	<b>26%</b>	<b>22.5</b>	<b>7%</b>
<b>Recurring Core Pre Provision Income</b>	<b>20.6</b>	<b>7.9</b>	<b>160%</b>	<b>19.8</b>	<b>4%</b>
Reported PPI	19.3	5.9	228%	56.3	(66%)
Profit / (Loss) before tax	11.9	1.1	n.m.	50.2	(76.%)
<b>Recurring Profit / (Loss) before tax</b>	<b>16.7</b>	<b>14.3</b>	<b>17%</b>	<b>17.1</b>	<b>(2%)</b>
<b>Recurring Net Profit</b>	<b>13.0</b>	<b>11.2</b>	<b>17%</b>	<b>13.3</b>	<b>(2%)</b>
<b>Key P&amp;L ratios</b>	<b>Q1 2026</b>	<b>Q1 2025</b>	<b>YoY</b>	<b>Q4 2025</b>	<b>QoQ</b>
NIM (over average assets) <sup>2</sup>	2.2%	2.0%	+21bps	2.2%	+1bps
Recurring Cost to income ratio	60.7%	65.2%	(448bps)	63.2%	(251bps)



**Q1 2026 Recurring PPI at €24.1m, up by 26% YoY**, setting a **new record** that indicates the sustainable growth of the Bank:

- Q1 2026 Core PPI increased by 160% YoY, illustrating the major quality improvement in earnings.



**Q1 2026 profitability growth was driven strong expansion in both NII (+28% YoY) and NF&CI (+55% YoY):**

- NII primarily supported by robust credit growth, alongside high loan and bond volumes, while benefiting from a modestly lower cost of funding despite the Tier 2 bond issuance.
- Non-core income declined by 69% YoY (+24 QoQ) driven by episodic revenue recorded in Q1 2025 (€5m), coupled with the market movements.



Opex at €37.1m decreased by 4% QoQ as a result of the transformation and **realization of merger efficiencies:**

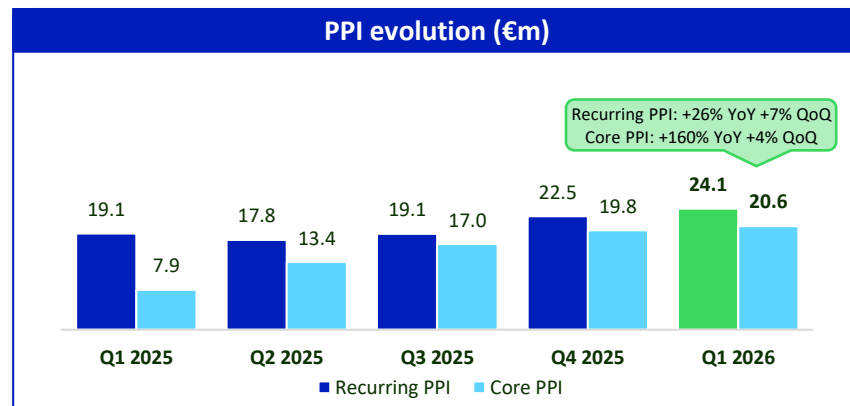
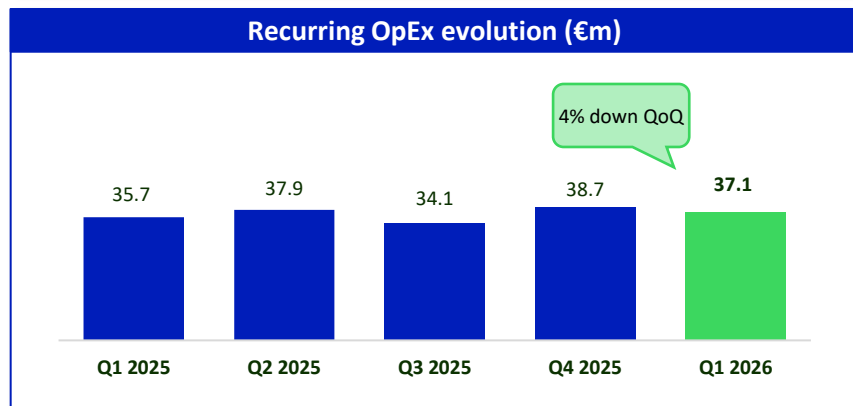
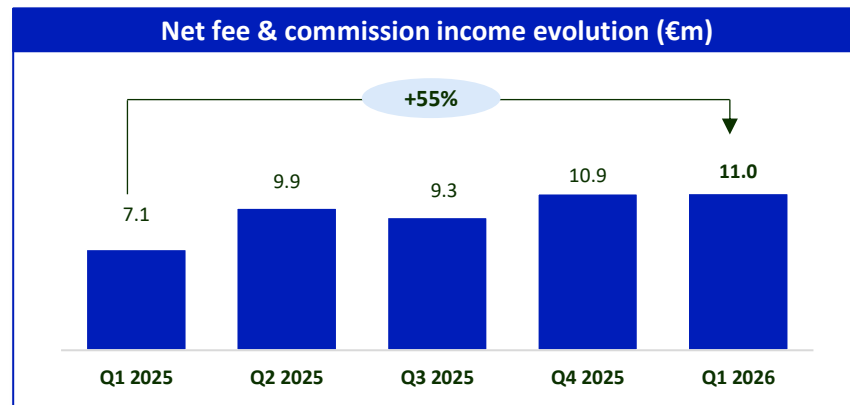
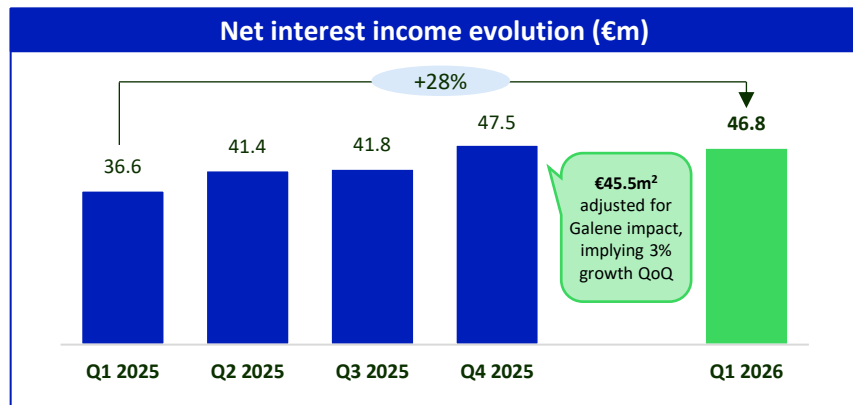
- The 4% YoY increase is mainly due to a calendarization impact in 2025 from the pre-integration/merge period.



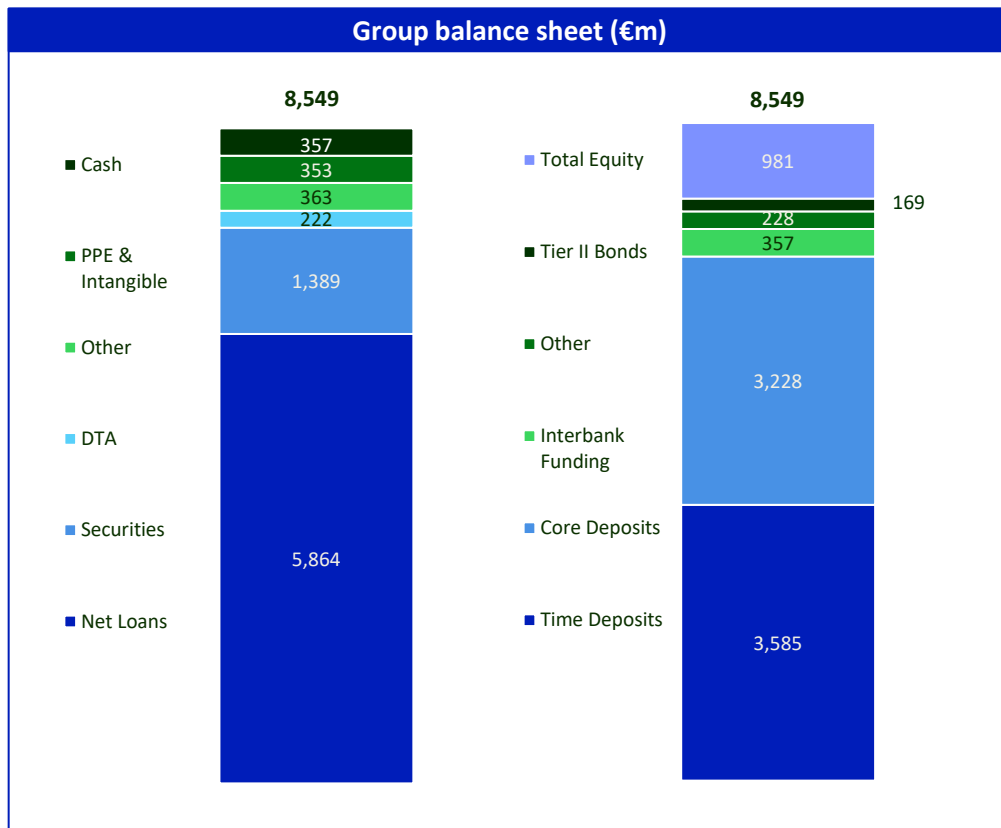
**Q1 2026 recurring cost-to-income ratio reached an all-time low** of 60.7%, improving by 448bps YoY:

- Driven by strong operating income growth alongside continued cost rationalization.

# Sustained improvement across core operating lines

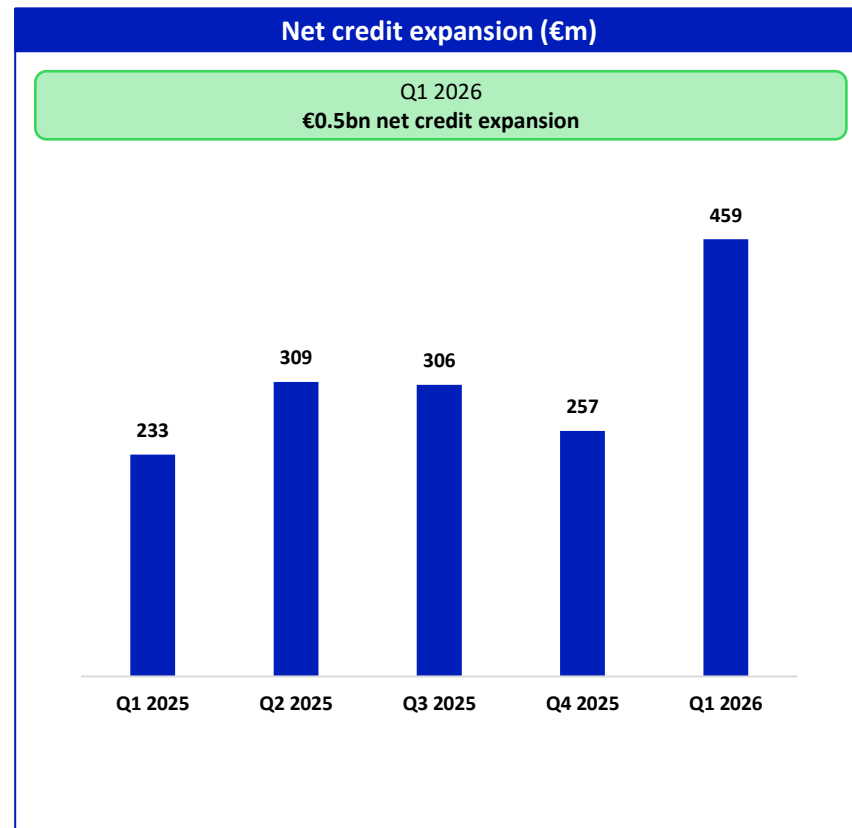
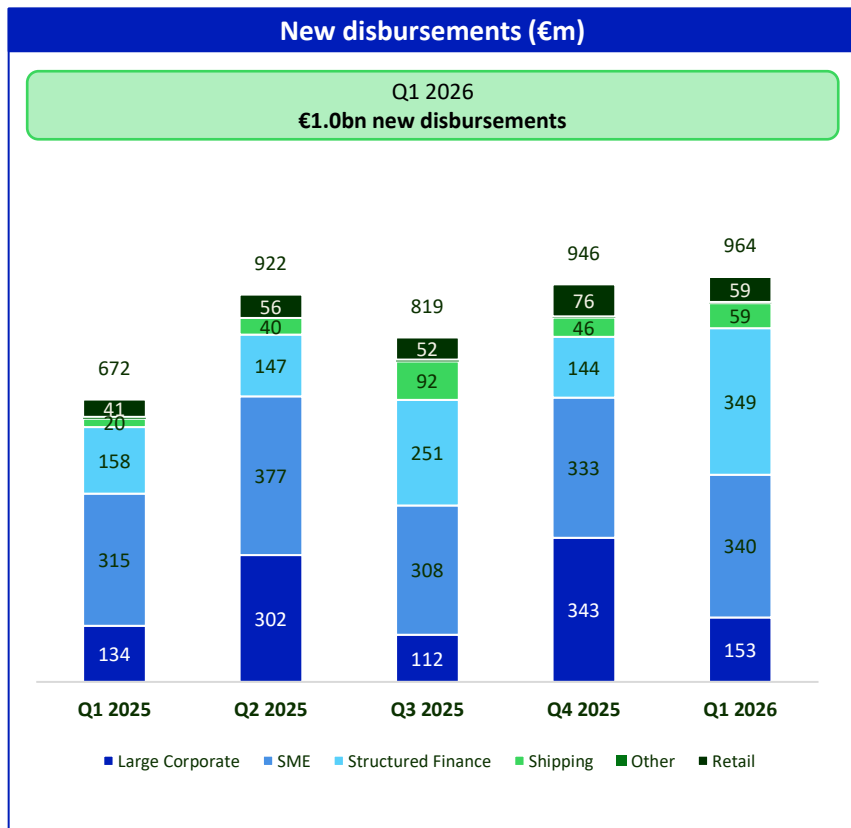


# Robust and under-levered balance sheet with resilient liquidity



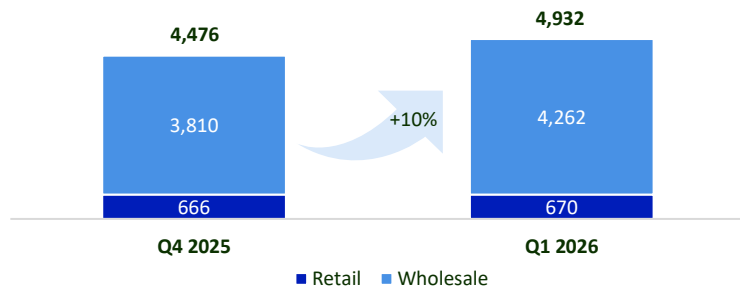
- ✓ **Excess liquidity** creates opportunities to boost net interest income and support future growth
- ✓ Resilient liquidity profile with **LCR 122% and LDR 72%**
- ✓ Customer **deposits are the main source of funding**, representing 80% of liabilities and equity
- ✓ **Retail deposits represent 61%** of total deposits
- ✓ **Net loans amounted to c.€5.9bn**, o/w c. €1bn relates to the senior note of the securitizations
- ✓ Customer loans comprise **64% of assets**
- ✓ Retail loan book: 14% ; wholesale & other: 86%
- ✓ **Fixed income portfolio** comprises 16% of assets

# Record disbursements of €1bn leading to €0.5bn net credit expansion

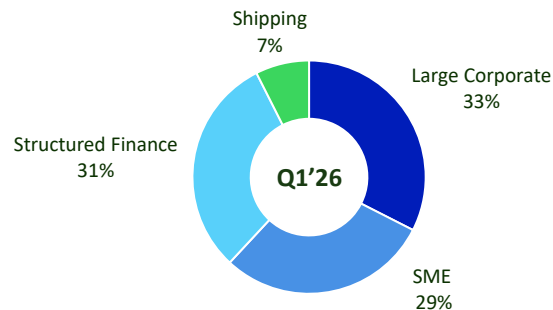


# Committed partner to Greek corporates and SMEs

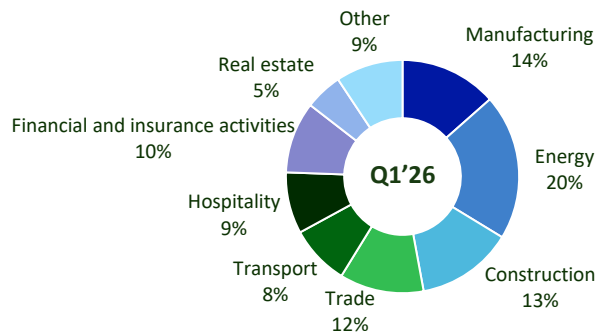
## Loan book evolution<sup>1,2</sup> (€m)



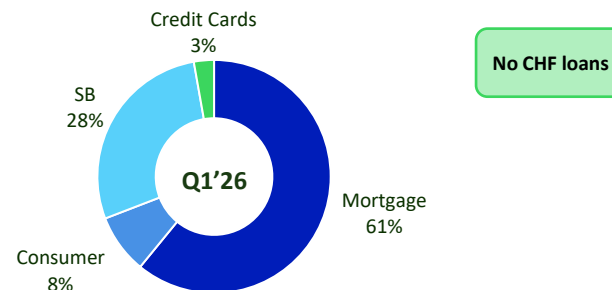
## Wholesale loans breakdown



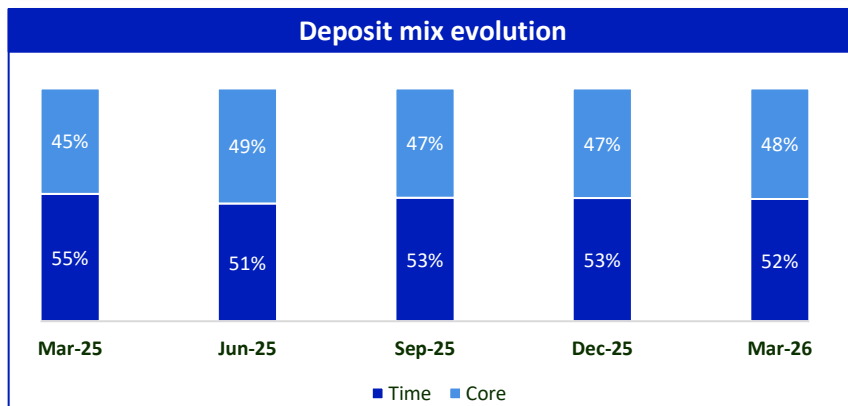
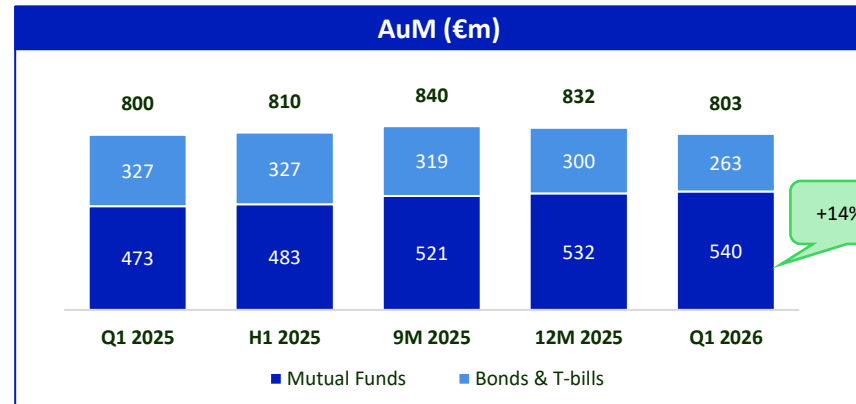
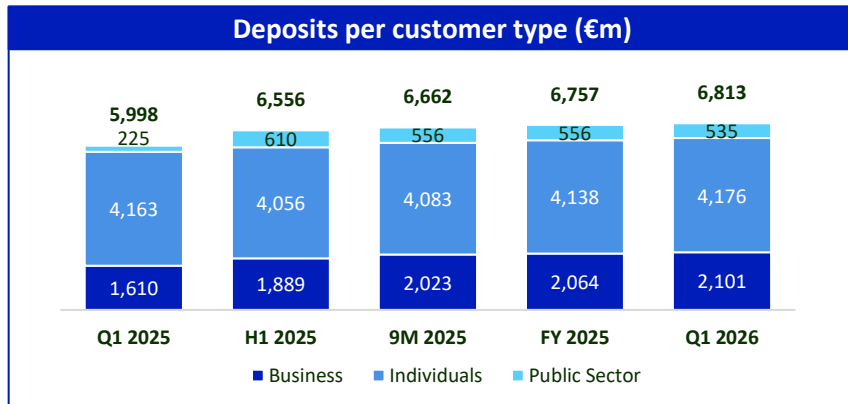
## Gross loans per sector



## Retail loans breakdown



# Diversified deposit mix with a steadily increasing market share



Group deposits stand at c. €6.8 bn, up by **14% YoY** vs market growth of **5.4% YoY**.



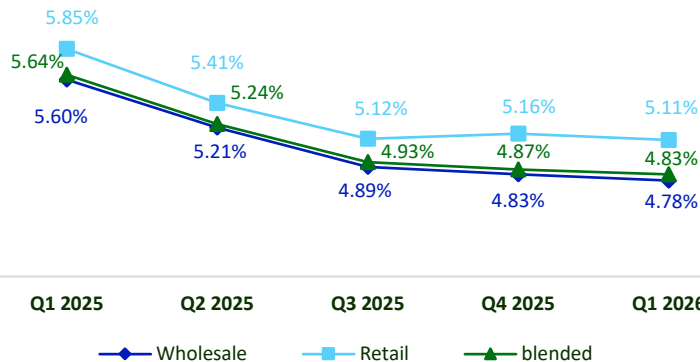
The **deposit mix continues to improve** further with the contribution of core deposits rising to 48% in Q1 2026 from 45% in Q1 2025.  
 – Retail deposits represent 61% of total deposits.



**Mutual funds AuM increased by 14% YoY** with total AuM flat YoY.

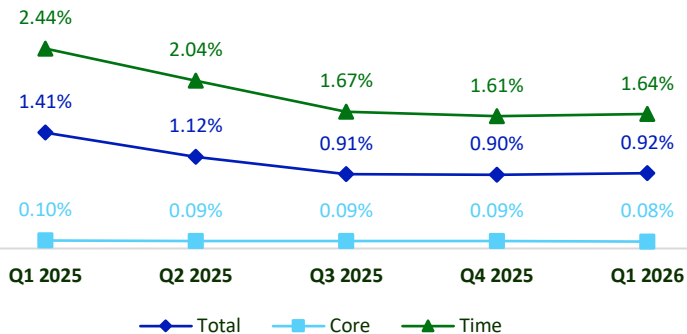
# Resilient NIM on balance sheet re-leveraging

## Loan yields<sup>1</sup>



	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
3M Euribor	2.56	2.11	2.01	2.04	2.05
Loan yield	5.64	5.24	4.93	4.87	4.83
Implied loan spread	3.08	3.13	2.92	2.83	2.78
Time deposit cost	2.44	2.04	1.67	1.61	1.64
Total deposit cost	1.41	1.12	0.91	0.90	0.92
NIM <sup>2</sup>	2.0%	2.2%	2.1%	2.2%	2.2%

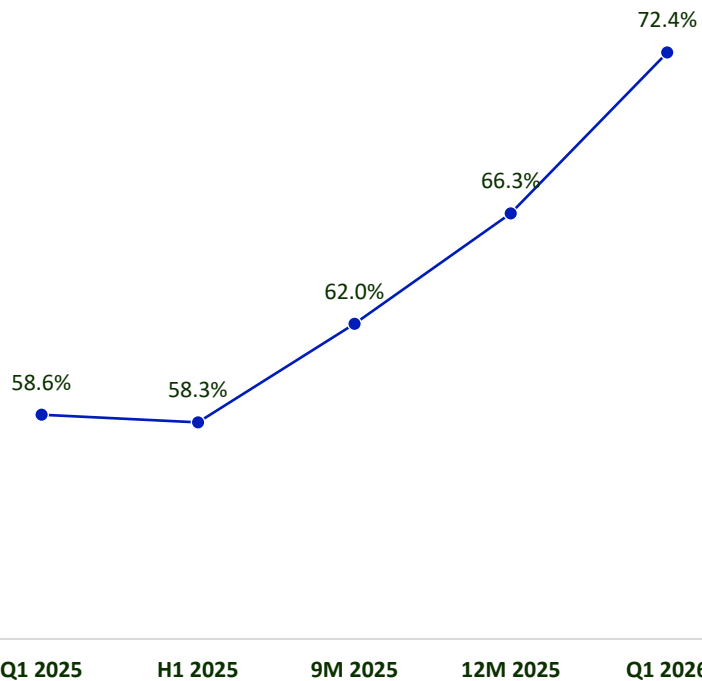
## Deposit costs



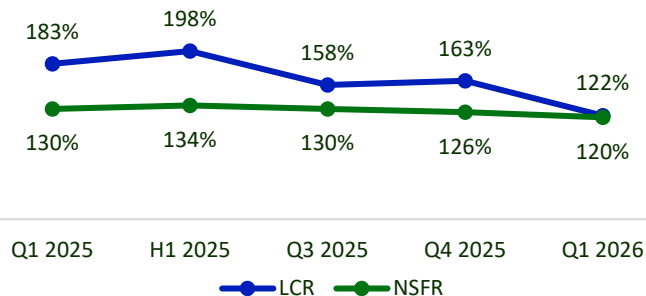
- ✓ **Q1 2026 NIM at 2.2%, up 20bps YoY**, benefiting from re-leveraging and mix improvements.
- ✓ Yield on performing exposures at 4.8%, affected by base rates.
- ✓ Deposit costs rather stable. Slight increase in cost of time deposits in Q1'26, in line with forward curves, partly offset by deposit mix with share of time deposits declining from 53% in Q4'25 to 52% in Q1'26.
- ✓ c.49% of time deposits will get repriced in the next 3 months and c. 67% in the next 6 months.

# Resilient liquidity profile to support continued growth

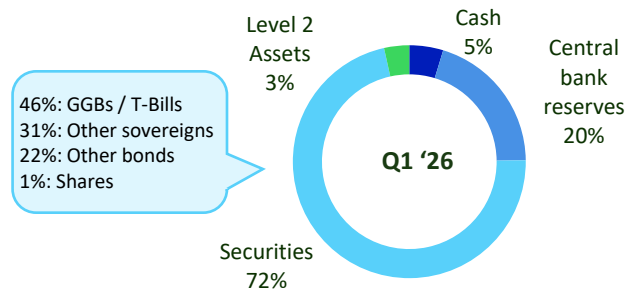
## Net Loans<sup>1</sup> / Deposits



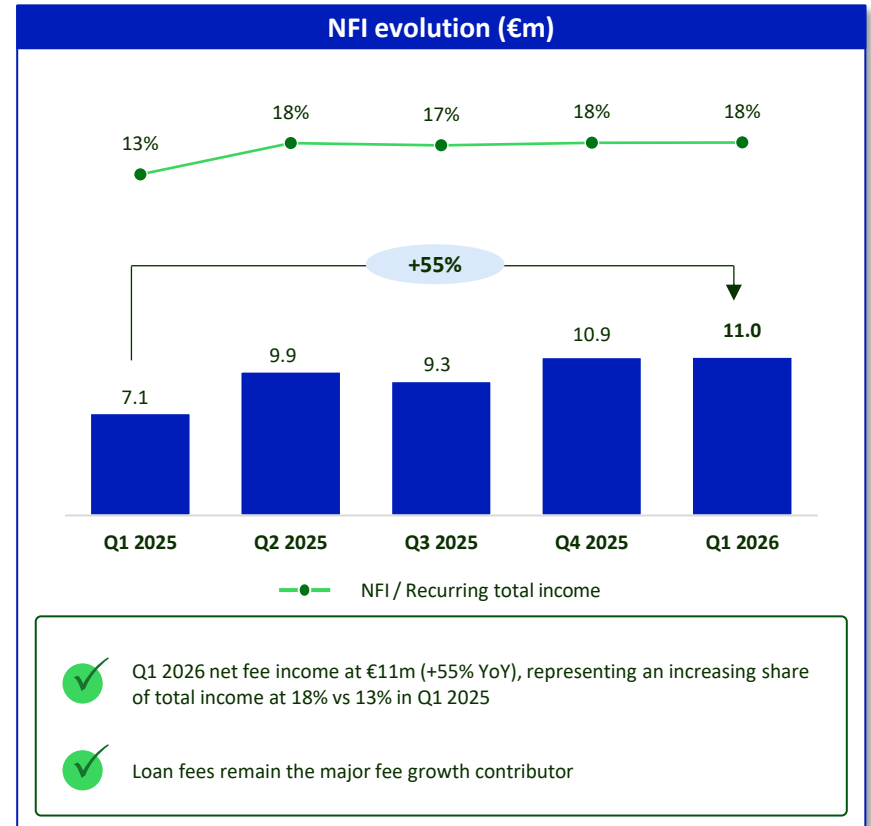
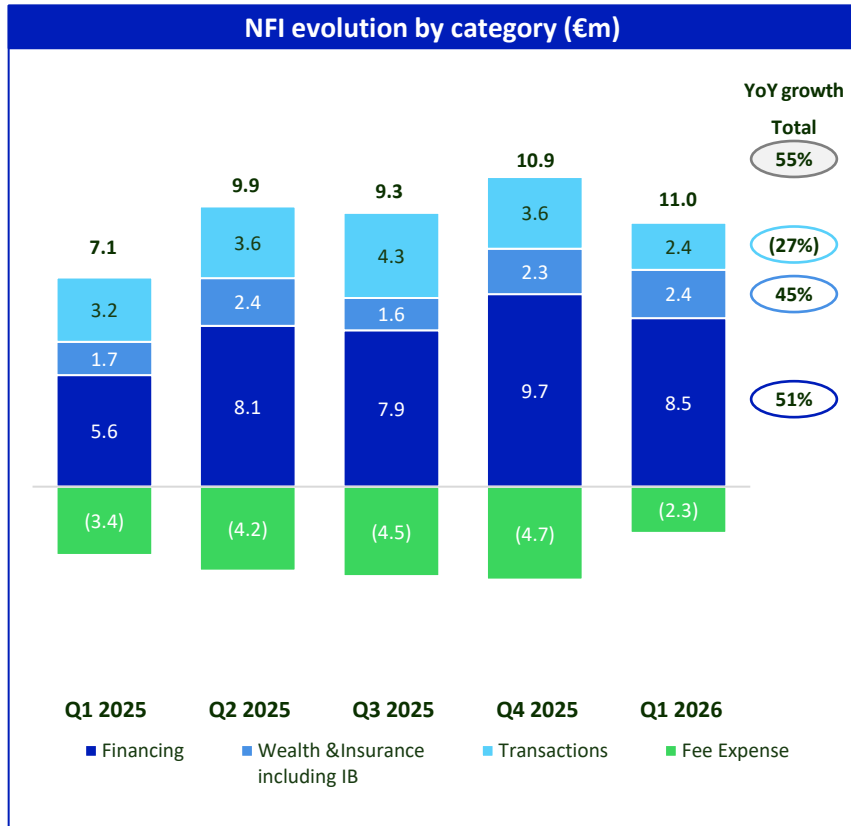
## LCR & NSFR



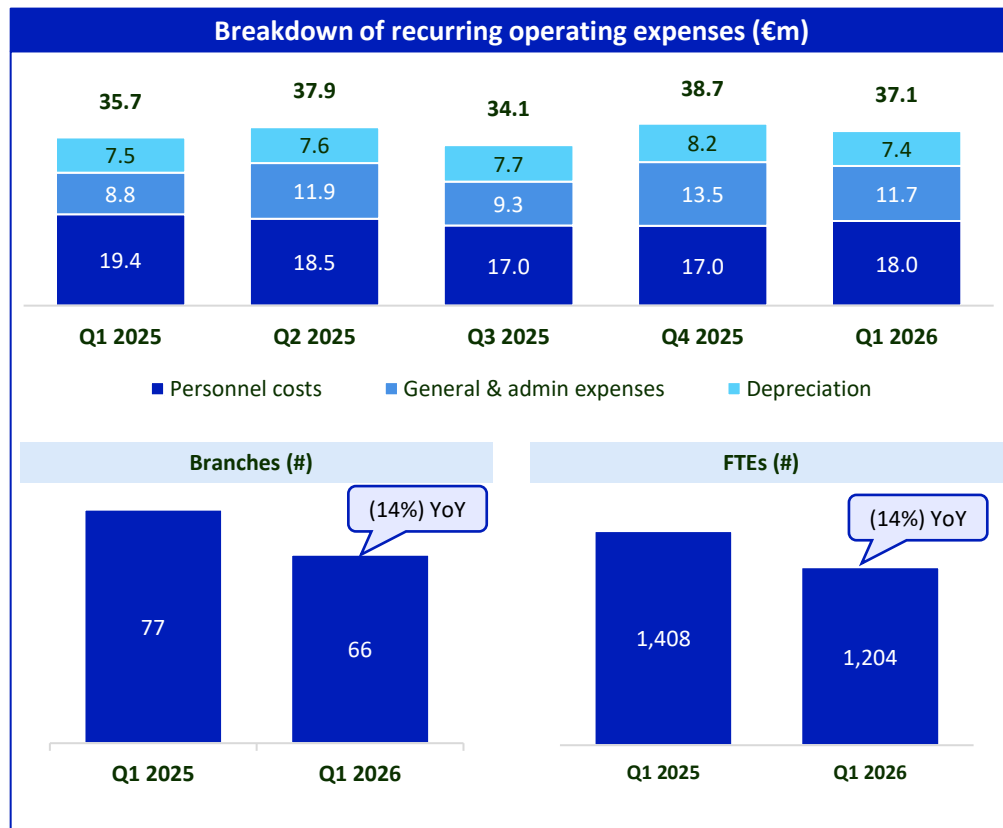
## HQLA



# Continued growth in the fee income contribution



# Strong focus on cost rationalization

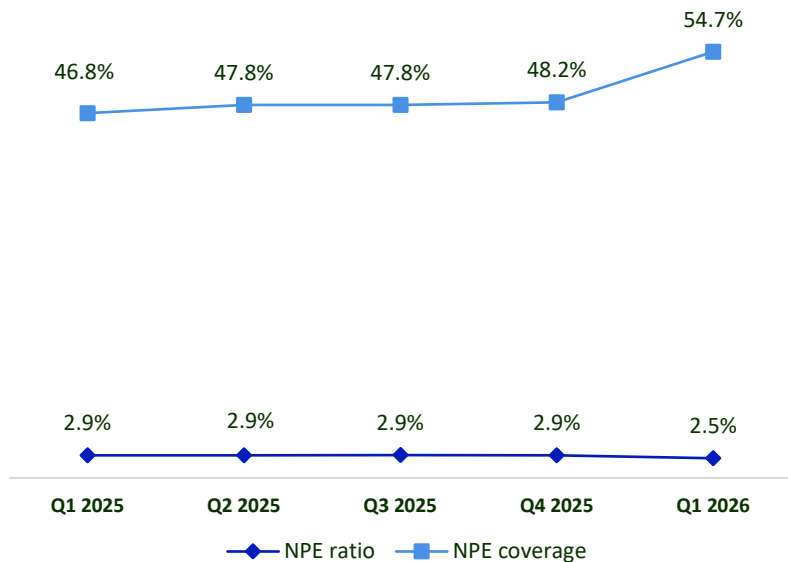


- ✓ Despite inflationary pressures, recurring Opex of €37.1m declined by 4% QoQ, driven by continued synergy realisation from the merger and transformation program.
- ✓ 4% YoY growth in Opex is mainly due to a calendarization impact in 2025 from the pre-integration/merge period.
- ✓ Following the voluntary exit scheme (VES), the Group's headcount amounted to 1,204 FTEs in Q1 2026, a 14 % decrease YoY.
- ✓ CrediaBanks footprint at 66 branches, also 14 % below Q1'25 levels.
- ✓ The Group has crystallized synergies of €25m from the actions implemented following the Pancreta merger; the trend will be slightly reversed given the preparatory phase for the Malta transaction.

# Solid asset quality with NPE ratio below 2.5%

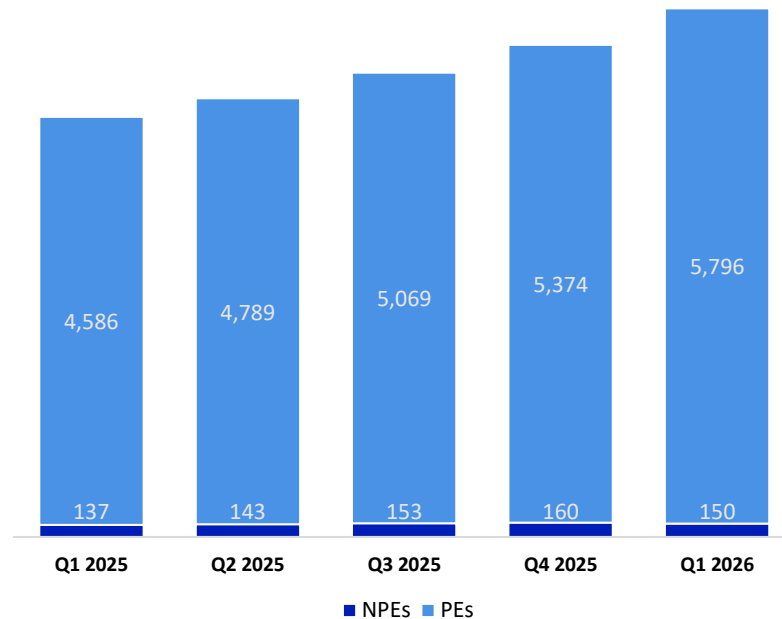
## NPE ratio<sup>1</sup> and NPE coverage

NPE ratio declined to below 2.5% - 40bps down YoY and QoQ  
NPE coverage ratio enhanced to 54.7%

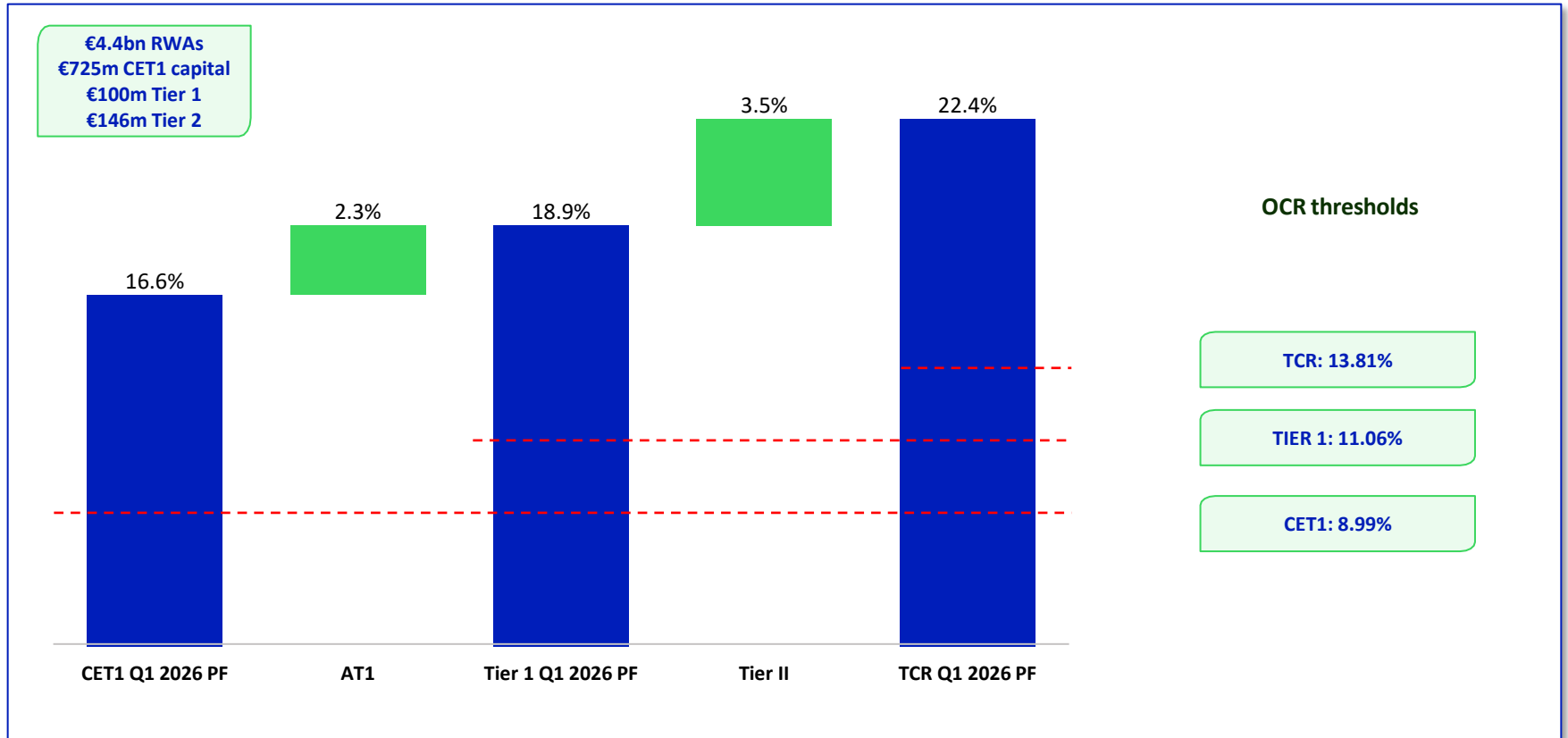


## Performing exposures (PEs) & NPEs (€m)

€5.9bn loans GBV<sup>1</sup> (o/w €5.8bn Pes, +8% QoQ)  
NPEs declined to €150 despite solid loan growth



# Healthy capital position, well above regulatory requirements





# 4. Transformation

# Transformation program in motion



Key pillars of our Transformation program in Q1 | **Operational Excellence** and **Digital Transformation**



## Operational Excellence

### Key initiatives

- ✓ Process simplification
- ✓ Branch & customer diagnostics
- ✓ Voice of Employee activation
- ✓ Continuous improvement of governance

### Expected value

- ✓ Reduced complexity
- ✓ Faster execution
- ✓ Improved service quality



## Digital Transformation

### Key initiatives

- ✓ Commercial growth initiatives
- ✓ Customer acquisition focus
- ✓ Payments ecosystem transformation
- ✓ Euronet partnership

### Expected value

- ✓ Commercial flexibility
- ✓ Enhanced customer proposition
- ✓ Modernised infrastructure

## Branch Transformation Progress

- ✓ 8 Branches completed
- ✓ 3 Additional branches expected shortly
- ✓ 40% Branch transformation rollout planned by end-2026



**Agia Paraskevi**  
Attica Region, Greece

**Agios Nikolaos**  
Crete (Lasithi Region), Greece

**Kozani**  
Kozani Region, Greece

# Digital Transformation Program

## Q1 KEY ACHIEVEMENTS



### Program successfully launched and fully mobilized across all business and technology streams

The program is now fully operational across the Bank, with teams, capabilities, and delivery structures aligned to execute against strategic transformation objectives.



### Scope of Work Finalized

The 2026 scope, roadmap, and stream priorities have been firmly established, ensuring full alignment with the Bank's strategic agenda and providing clear delivery direction.



### Governance Framework Established

A robust governance and delivery framework has been implemented, strengthening oversight, execution discipline, and risk management across all program activities.



### Front-loaded value delivery

The successful delivery into production of initial client experience journeys as well as new technology platforms demonstrates early execution capability and marks an important foundation towards tangible future business impact



### Products roadmap

Program team is collaborating with Bank business units to shape and prioritize new customer experiences and product capabilities.



### Focused Diagnosis Completed

An enterprise-wide diagnostic for key omnichannel processes has been completed, alongside the establishment of a KPI framework strategy for value realisation to systematically track performance improvement.



### Digital Experience Design System Established

A modern digital design system has been delivered, forming the foundation for enhanced customer experience and scalable digital capabilities across channels.

With strong foundations now in place, we are entering the next phase of execution with confidence, focused on delivering tangible business outcomes and sustainable value creation.

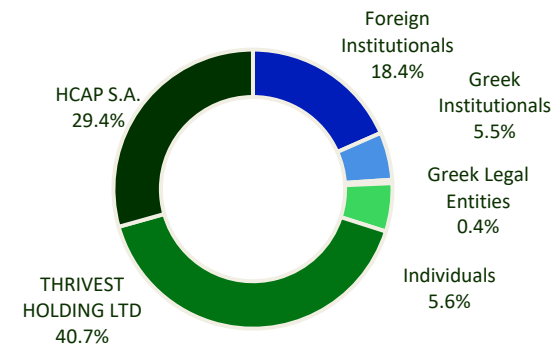
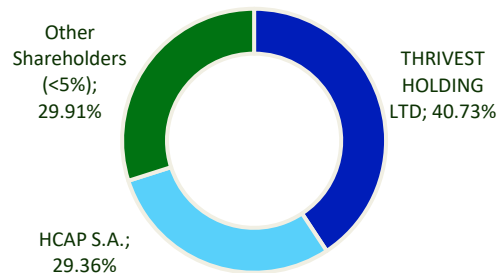
A decorative graphic consisting of numerous thin, white, curved lines that originate from the left side and fan out towards the right, creating a sense of motion and depth against the dark blue background.

**Annex**

# CrediaBank's shareholder structure & credit ratings



## Shareholder structure<sup>1</sup>



## Moody's credit rating

Rating / Action	11.06.2021	11.11.2022	26.09.2023	5.07.2024	15.11.2024	17.03.2025	08.04.2026	2026 vs 2021
Baseline credit assessment	Caa3	Caa3	Caa2	Caa2	B2	B1	ba3	+6
Outlook	Stable	Positive	Positive	Rating(s) Under Review	Positive	Positive	Stable	
Counterparty risk rating	Caa1	B3	B2	B2	Ba2	Ba1	Baa3	+7
Bank deposits	Caa3	Caa1	B3	B3	B1	Ba2	Ba1	+8

Notes:

1. As of 7 April 2026, following the SCI.

# Sustainable NII

## NII evolution per Q (€m)

(€m)	Q1 2026	Q1 2025 <sup>1</sup>	Q4 2025	YoY	QoQ
<b>PEs</b>	<b>55.4</b>	<b>44.2</b>	<b>55.3</b>	<b>25%</b>	<b>0%</b>
Senior notes	3.0	3.4	3.2	(12%)	(7%)
NPEs	0.4	0.5	0.5	(16%)	(16%)
Bonds	9.7	12.4	10.6	(22%)	(8%)
Cash & Banks	1.2	1.9	0.8	(35%)	53%
<b>Interest Income</b>	<b>69.7</b>	<b>62.4</b>	<b>70.4</b>	<b>12%</b>	<b>(1%)</b>
Deposits	(15.2)	(21.0)	(15.2)	(28%)	0%
Debt Securities	(3.2)	(0.6)	(3.4)	431%	(6%)
Other	(4.6)	(4.2)	(4.3)	10%	7%
<b>Interest expense</b>	<b>(23.0)</b>	<b>(25.8)</b>	<b>(22.9)</b>	<b>(11%)</b>	<b>0%</b>
<b>Net interest income</b>	<b>46.8</b>	<b>36.6</b>	<b>47.5</b>	<b>28%</b>	<b>(2%)</b>

+3% QoQ  
adjusted for  
Galene impact



Q1 2026 NII at €46.8m, up 28% YoY and 3% QoQ (NII Q4 2025 adjusted for the Galene portfolio transaction).



Robust YoY growth supported by credit expansion and a sizable securities portfolio, despite a softer interest rate environment.



Loan interest income increased by 25% YoY and remained stable QoQ mainly due to day count effect vs Q4 2025.  
– Adjusting for the Galene portfolio transaction in Q4 2025, loan interest income increased by 4% QoQ.

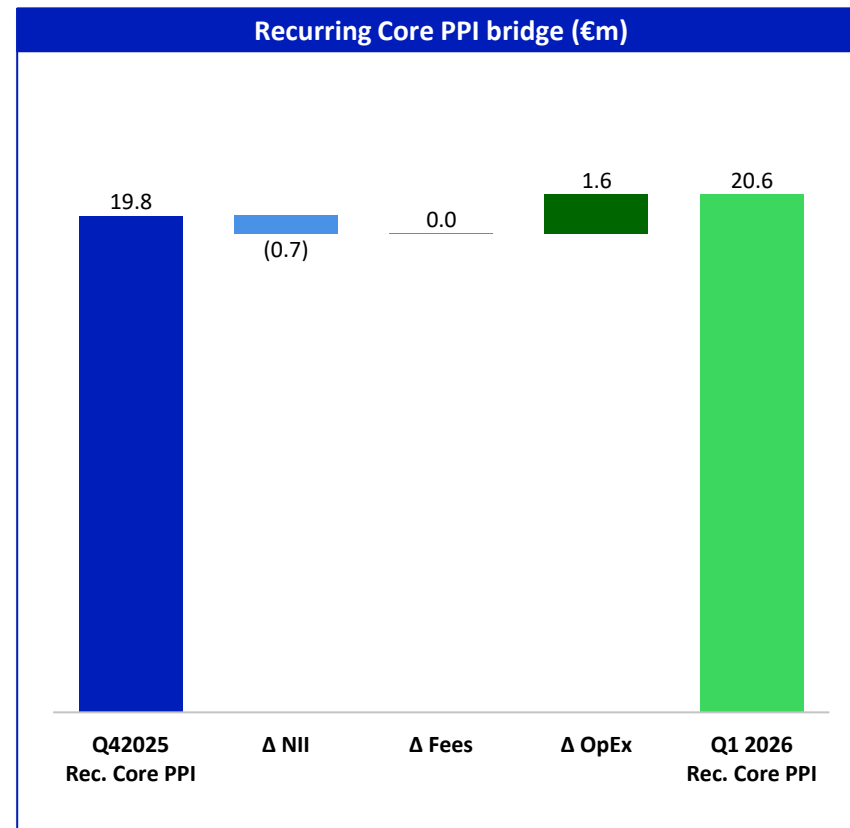
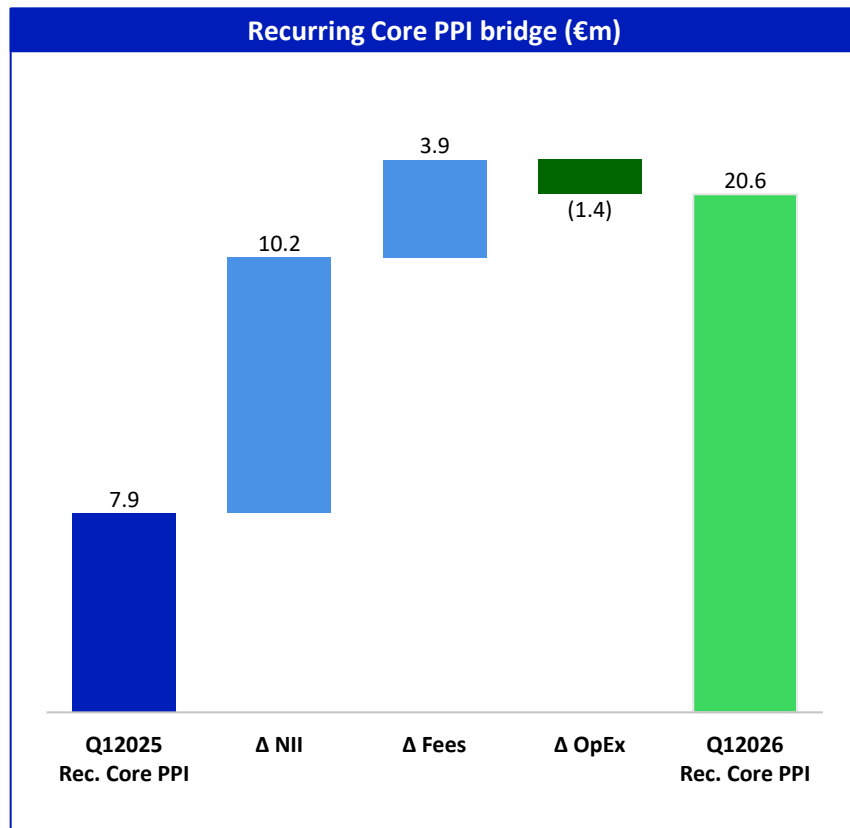


Deposit costs declined by 28% YoY despite higher volumes

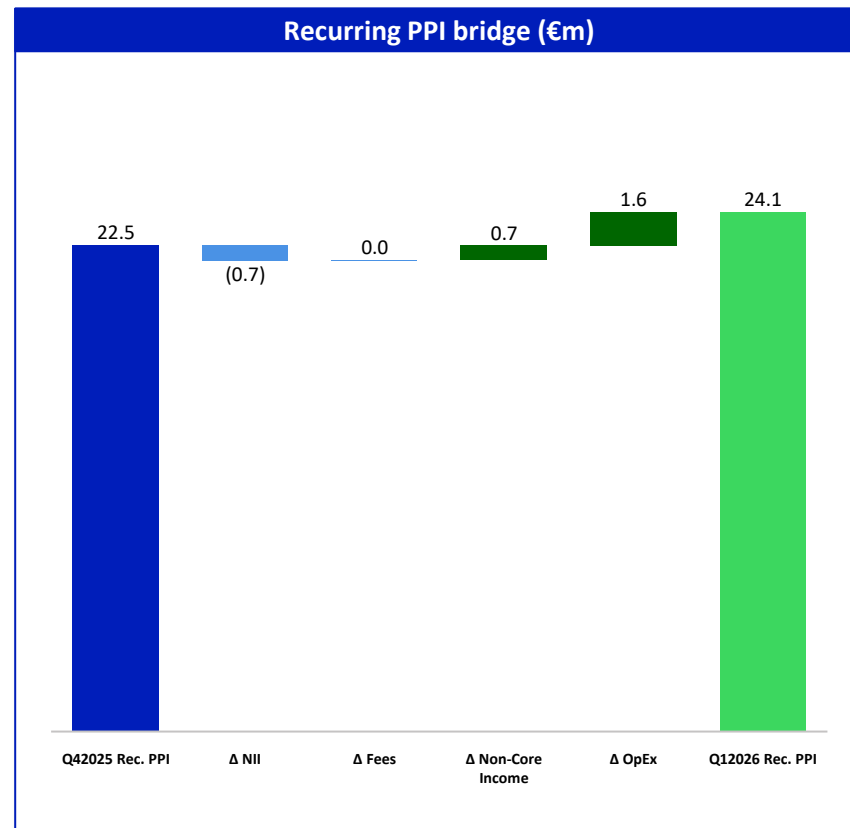
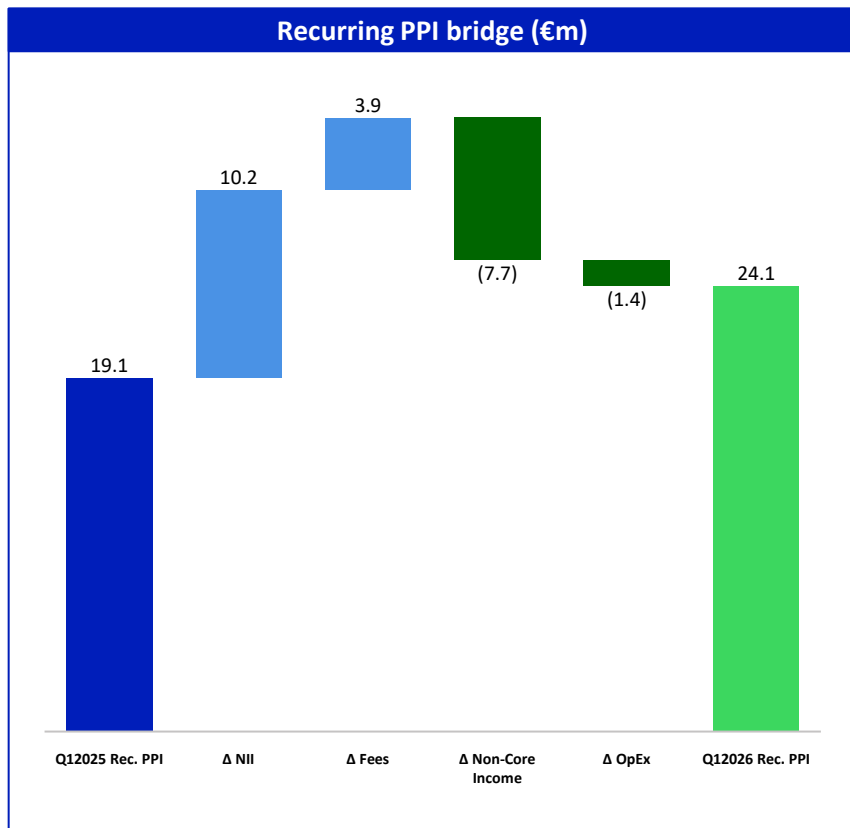


NII sensitivity to a 25bps change in Euribor is approximately €4.5m

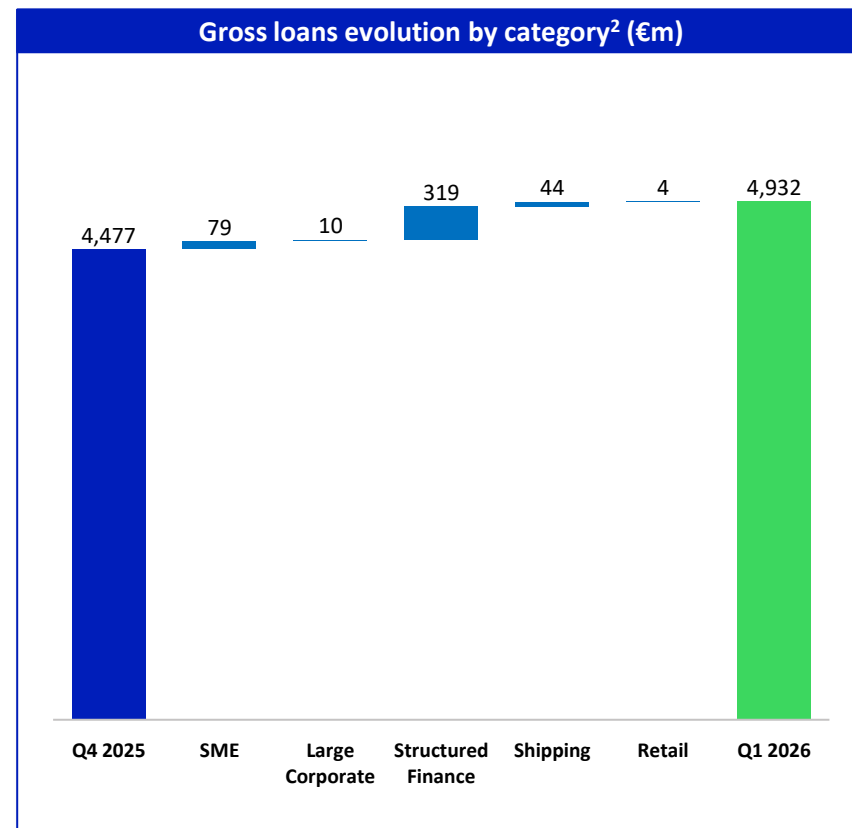
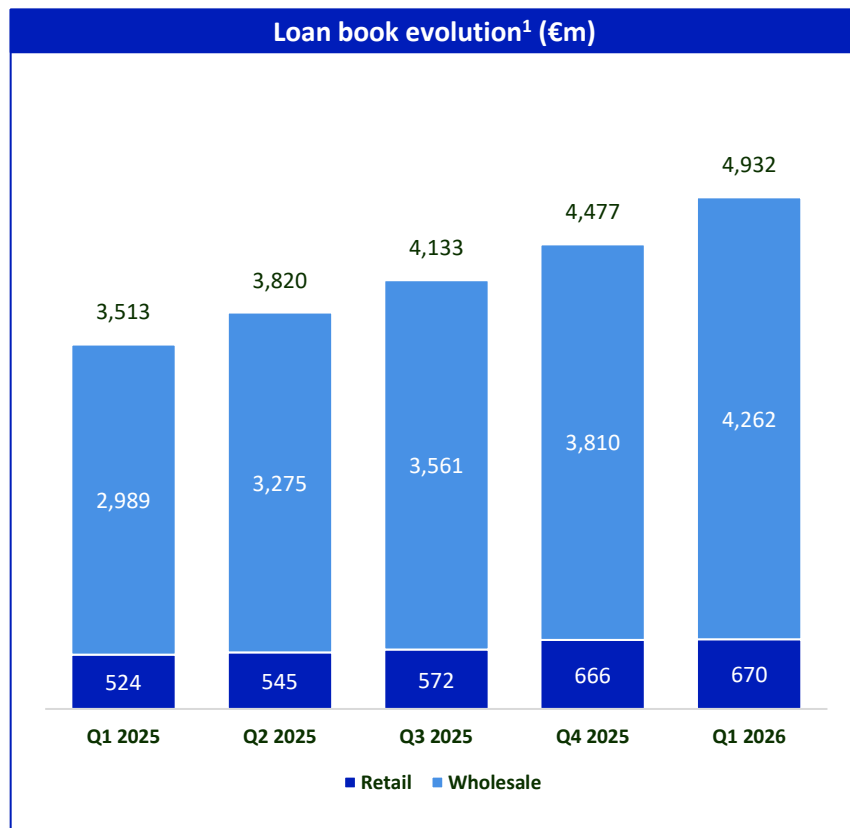
# Core PPI up by 160% YoY and by 4% QoQ



# Recurring PPI up by 26% YoY and by 7% QoQ



# Gross loans increased by 10% QoQ and by 40% YoY



## Notes:

1. Excluding senior notes
2. Differences in loan categories due to reclassifications between segments.
3. SCF and Shipping also targeting SME companies in the respective sectors.

# Average new NPE flows of the last 5 quarters ~ 1% (annualized)

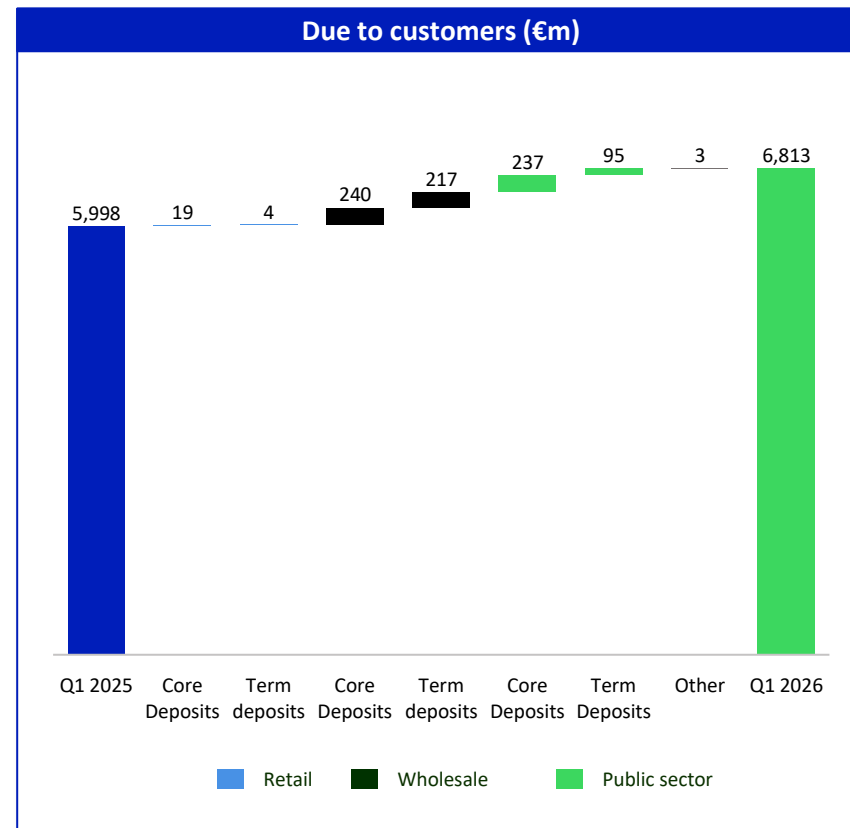
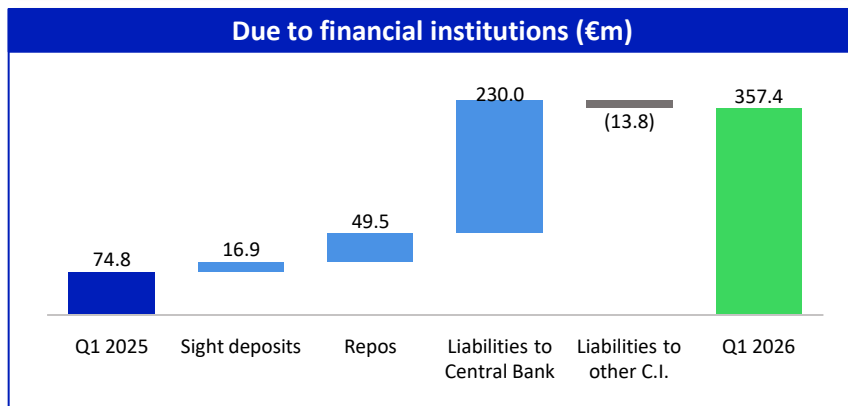
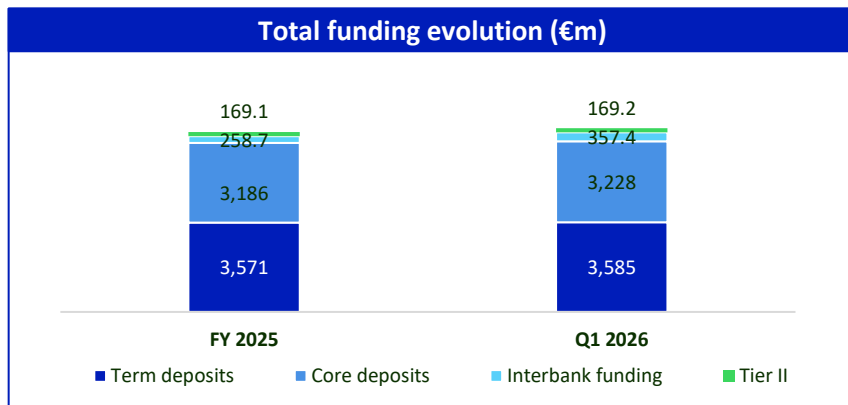
## Quarterly NPE flows

Period (€m)	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
<b>New NPE flows (annualized)</b>	1.5%	0.9%	1.5%	1.3%	1.3%
<b>NPE   begin of period</b>	127	137	143	153	160
<b>Inflows</b>	13	9	16	15	16
o/w Defaults	13	9	16	14	16
o/w Redefaults	0	0	0	0	0
<b>Outflows</b>	(4)	(4)	(5)	(7)	(26)
o/w Cures & repayments, liquidations	(4)	(4)	(4)	(7)	(26)
<b>o/w write-offs</b>	0	0	(2)	0	0
<b>Net NPE flow</b>	10	5	11	7	(10)
<b>NPE   end of period</b>	137	143	153	160	150

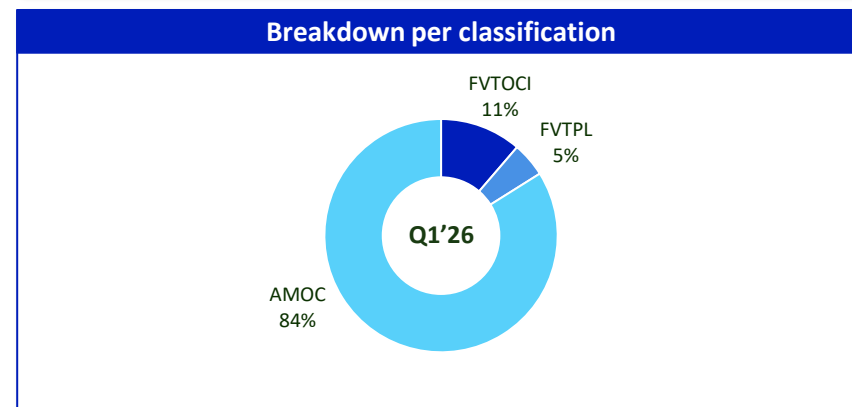
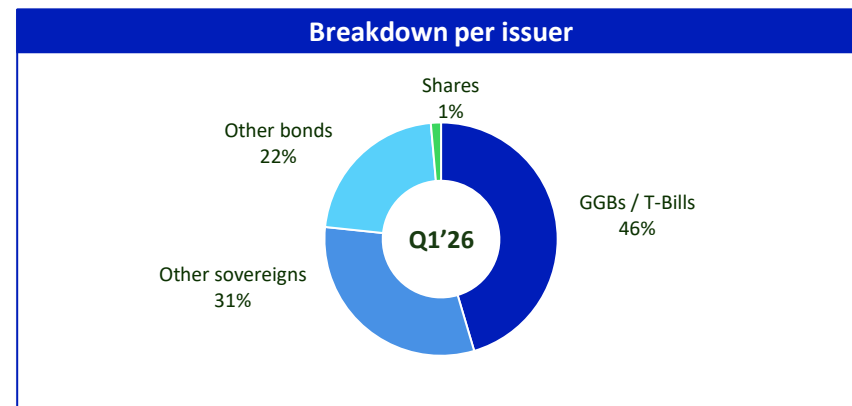
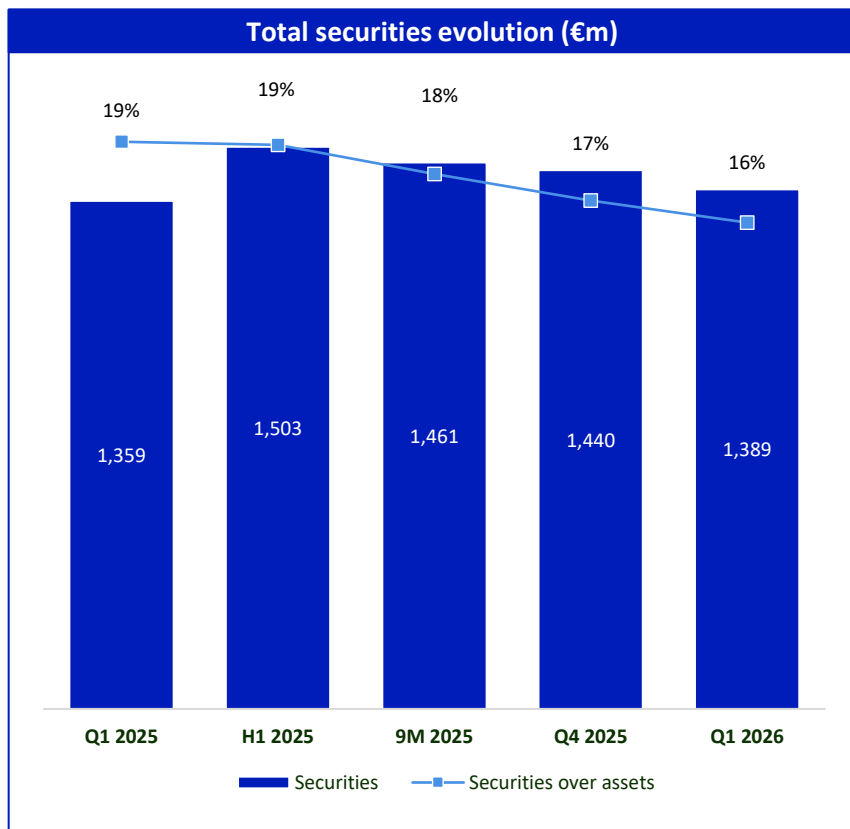
## Quarterly NPE flows by type of loan

Period (€m)	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
<b>Inflows</b>	13	9	16	15	16
Business	11	7	11	11	13
Mortgages	1	1	2	3	3
Consumer	1	1	3	1	1
<b>Outflows</b>	(4)	(4)	(5)	(7)	(26)
Business	(2)	(2)	(2)	(5)	(25)
Mortgages	(1)	(1)	(1)	(1)	(1)
Consumer	(1)	(1)	(3)	(1)	(1)

# Total funding & deposits analysis



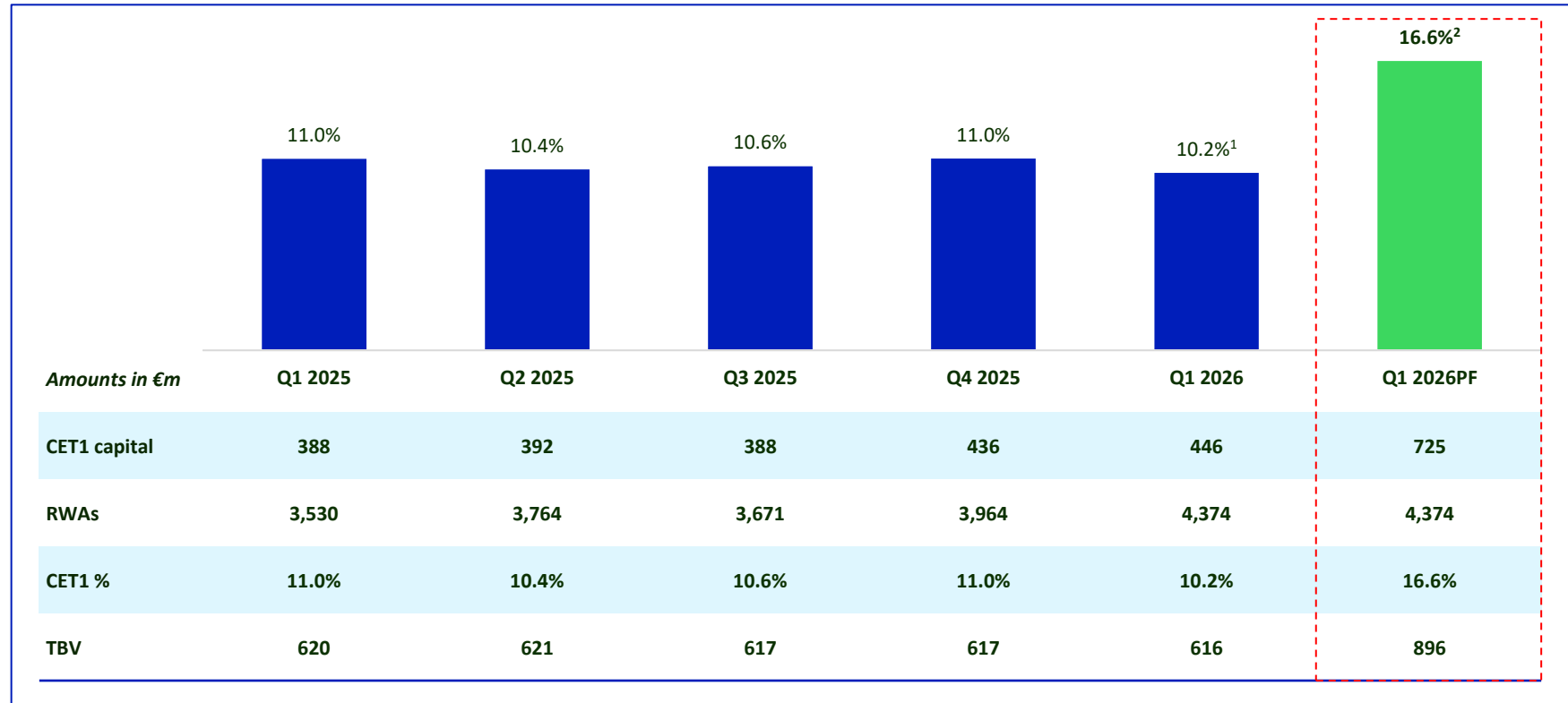
# Excess liquidity placed in Greek and other European sovereigns



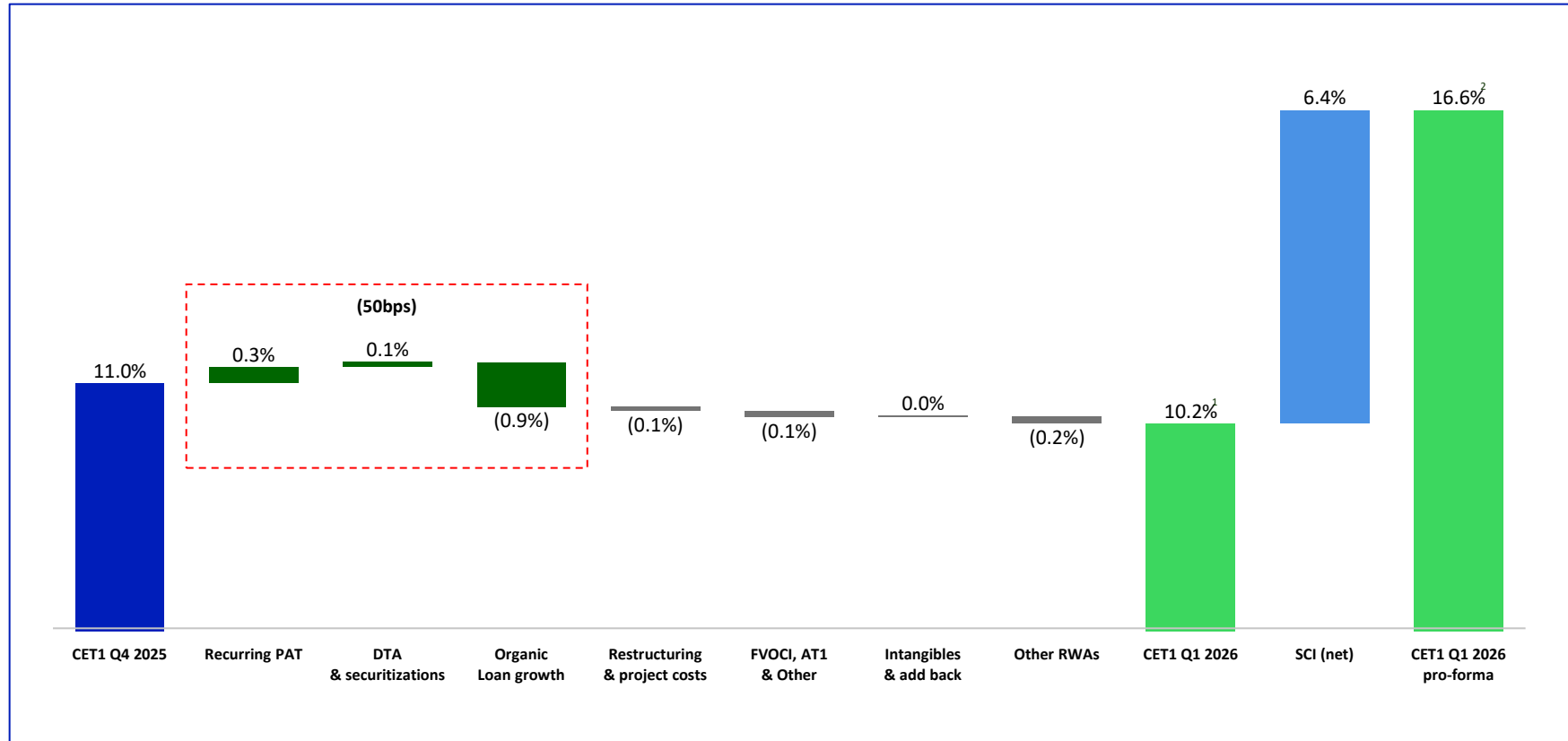
# Business volumes

Amounts in €m	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	YoY %	QoQ %
<b>Gross Loans</b>	<b>3,513</b>	<b>3,820</b>	<b>4,133</b>	<b>4,477</b>	<b>4,932</b>	<b>40%</b>	<b>10%</b>
Large & other	1,154	1,184	1,243	1,375	1,385	20%	1%
SME	1,197	1,302	1,169	1,175	1,254	5%	7%
Structured Finance	467	600	892	987	1,306	180%	32%
Shipping	171	188	257	273	317	85%	16%
<b>Wholesale Loans</b>	<b>2,989</b>	<b>3,275</b>	<b>3,561</b>	<b>3,810</b>	<b>4,262</b>	<b>43%</b>	<b>12%</b>
Mortgage	299	303	320	403	408	37%	1%
Consumer	52	54	56	59	55	5%	-6%
SB	152	167	176	186	188	24%	1%
Credit Cards	21	22	20	19	19	-9%	-4%
<b>Retail Loans</b>	<b>524</b>	<b>545</b>	<b>572</b>	<b>666</b>	<b>670</b>	<b>28%</b>	<b>1%</b>
<b>Group Deposits</b>	<b>5,998</b>	<b>6,556</b>	<b>6,662</b>	<b>6,757</b>	<b>6,813</b>	<b>14%</b>	<b>1%</b>
Core deposits	2,729	3,246	3,141	3,186	3,228	18%	1%
Time Deposits	3,269	3,310	3,520	3,571	3,585	10%	0%

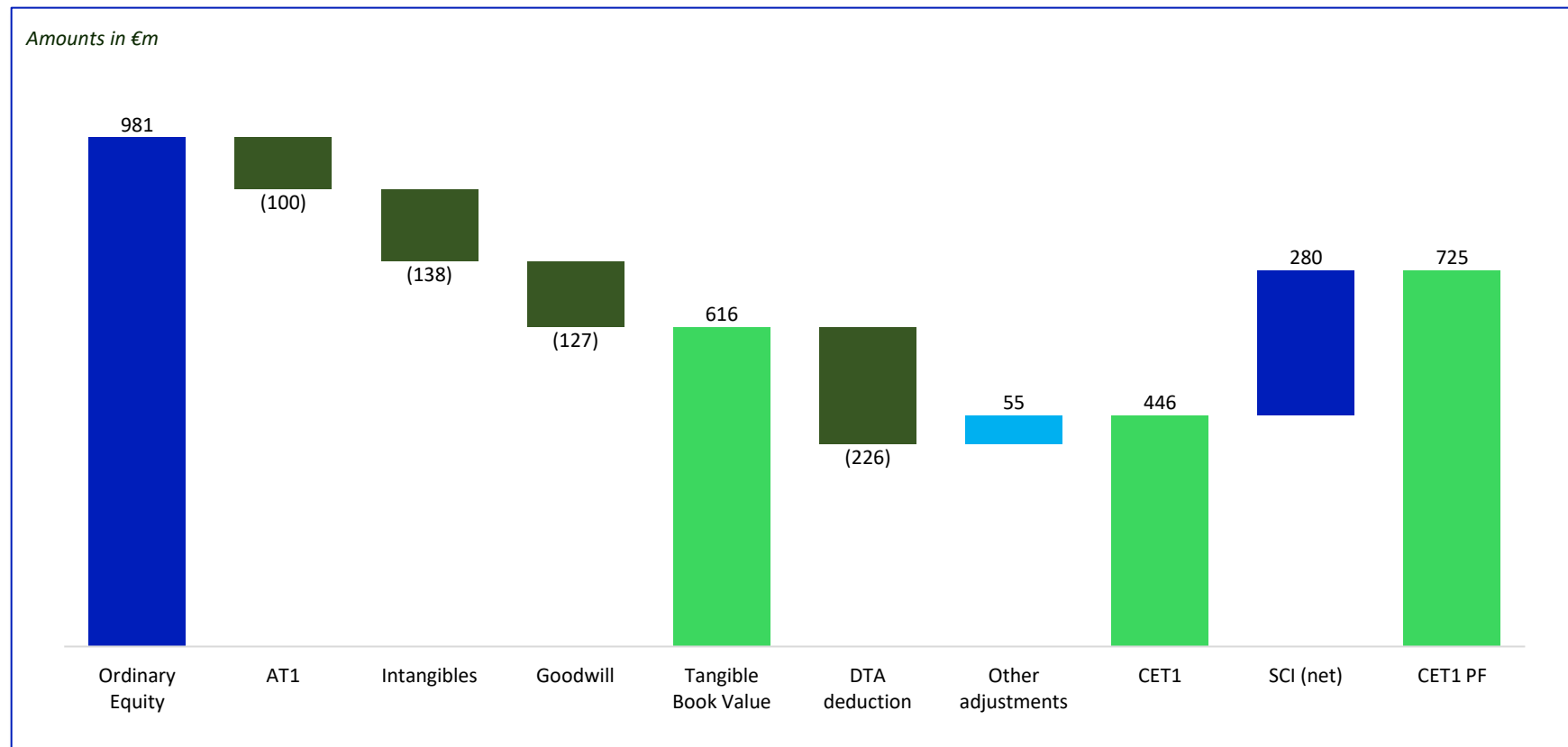
# CET1 ratio, including period profits and pro-forma for the €300m SCI exceeds regulatory requirements by 760bps



# CET1 movements | Q4 2025 to Q1 2026



# Shareholders Equity to TBV and CET1 (Q1 2026)



# E - Environment: Steady Progress and target setting



# E



## Driving Sustainable Finance

- ✓ \$26m in sustainability-linked loans to the Shipping sector (44% of total shipping loan disbursements)
- ✓ €208.5m in RES and green financing
- ✓ ESG Risk Management Policy
- ✓ ESG Materiality Risk Assessment
- ✓ Actively participating in the interbank ESGr Tiresias project - Customer annualization
- ✓ Incorporation of ESG Risk Assessment Process in the Bank's Credit Policy, including ESGr questionnaires, in progress

## Enhancing our operational footprint

- ✓ 88% of fleet plug-in hybrid / electric
- ✓ Expansion of EV charging infrastructure supported by new electricity meters
- ✓ Commitment to reduce purchased electricity by 15%, by 2030
- ✓ Branch renovations with LED lighting & motion sensors, reducing unnecessary energy consumption
- ✓ HVAC system upgrades or replacements, using next-generation equipment and low-impact refrigerants.
- ✓ Nearly 100% electricity sourcing from RES via Guarantees of Origin, supporting Scope 2 emissions reduction
- ✓ Exploring energy communities & new PV installations for self-consumption
- ✓ Commitment to minimize paper consumption by 30% compared to 2024, by 2030

# S - Society: Supporting our people, customers and communities



# S



## *Empowering our people*

- ✓ 41% women in positions of responsibility; >50% women at C-level, supporting gender-balanced leadership.
- ✓ 23% of leadership roles held by employees 55+, valuing experience and institutional knowledge.
- ✓ 15% of leadership roles held by employees with caregiving responsibilities, reflecting inclusive access to career progression.
- ✓ 46 average training hours per employee strengthening capability and regulatory readiness.

## *Fostering inclusion & wellbeing*

- ✓ Bottom-up innovation via “85 Ideas That Matter”
- ✓ Recognition of high-performing teams through dedicated events including awards.
- ✓ Human Rights Commitment Statement & Diversity, Equity & Inclusion Policy.
- ✓ Well-being initiatives for staff through Hellas EAP.

## *Giving back to society*

- ✓ Accessible “New Experience” branch model embedding accessibility by design and social inclusion, enabling inclusive, barrier-free service for customers with hearing, visual, mobility and neurodiverse needs—with or without appointment.
- ✓ 7 branches have been refurbished, with 40% of the network planned to be refurbished by year-end, shaping a modern, user-friendly branch network.
- ✓ CrediaConnect service extends the personalized banking experience beyond the physical branch, enabling broader reach, enhancing digital inclusion and customer-centric service.
- ✓ Proud participant of the UN Global Compact Network.
- ✓ Make-A-Wish Greece award for contributing to granting 415 wishes to children with serious illnesses.
- ✓ “Protecting Blue & Green” biodiversity intervention at Almyros Wetland & Gazanou Beach (Heraklion, Crete).
- ✓ Support of Greek athletes, including a Paralympic athlete, reinforcing visibility, fairness and inclusion across gender and ability.
- ✓ Support of the agricultural sector and rural communities, strengthening financial inclusion, sustainability and equal access to financial tools in the real economy.
- ✓ Sponsorship of the Jeff Koons exhibition “Aphrodite of Lespugue” at the Museum of Cycladic Art, supporting ideas that shape the evolution of art. (-complimentary admission and activities for colleagues and their families).

# G - Governance: Operating with transparency and integrity



## G



### *Strengthening our governance framework*

- ✓ ESG integration into committees and decision-making.
- ✓ Transparent reporting of our ESG performance and disclosures- Sustainability Statement published (CSRD/ESRS)
- ✓ Enhanced all key Board Committees to incorporate ESG aspects and responsibilities
- ✓ Progressively updated internal Policies to incorporate ESG considerations

### *Promoting ethical and responsible conduct*

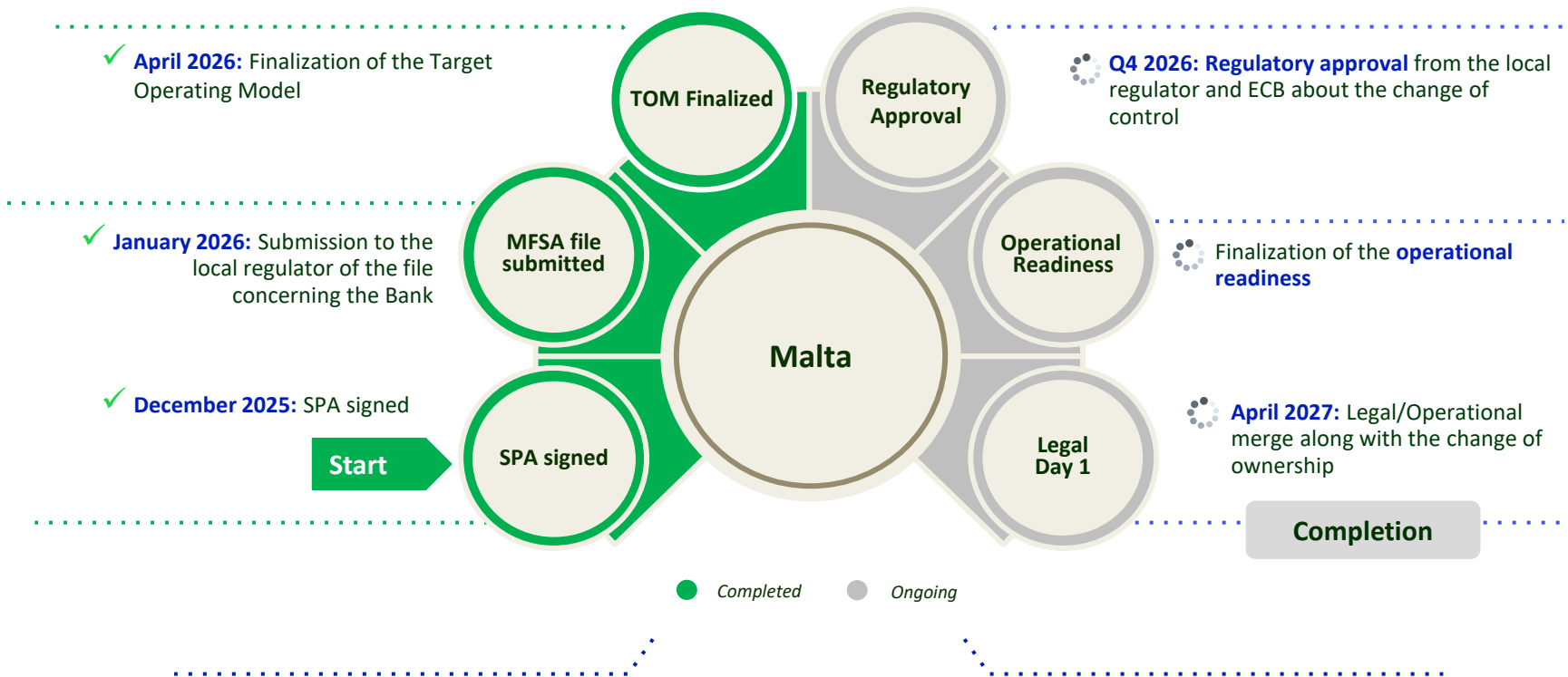
- ✓ Ethical & Safe Workplace Culture- Zero cases of discrimination or harassment in 2024–2025, supported by an ISO 37002:2021 aligned whistleblowing system
- ✓ Empowered Employee Voice Through Enhanced Communication.
- ✓ Procurement compliance with accessibility requirements (Law 4994/2022 – European Accessibility Act).

### *Transparency and global engagement*

- ✓ Executed the €300m share capital increase through a transparent, duly approved process with clear use-of-proceeds disclosure; the offering was ~3.8x oversubscribed, reinforcing market confidence and governance credibility
- ✓ Enhanced transparency and market engagement, with free float at 29.9%, supporting broader investor participation
- ✓ CrediaBank has been included in Bloomberg ESG Score total Coverage Index
- ✓ ATHEX ESG Transparency Score 84%
- ✓ Participation in the S&P Corporate Sustainability Assessment (CSA), strengthening external ESG benchmarking and disclosure readiness.

# HSBC Malta acquisition roadmap

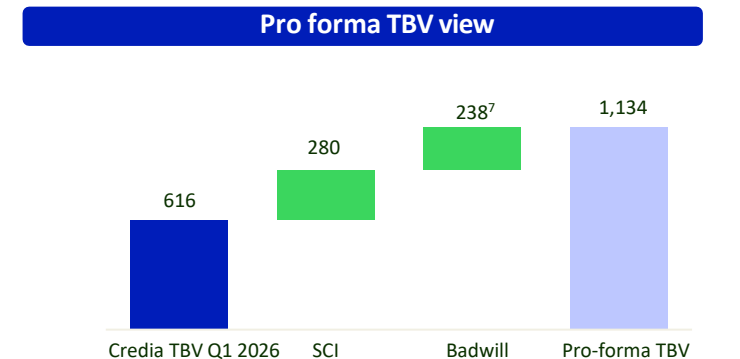
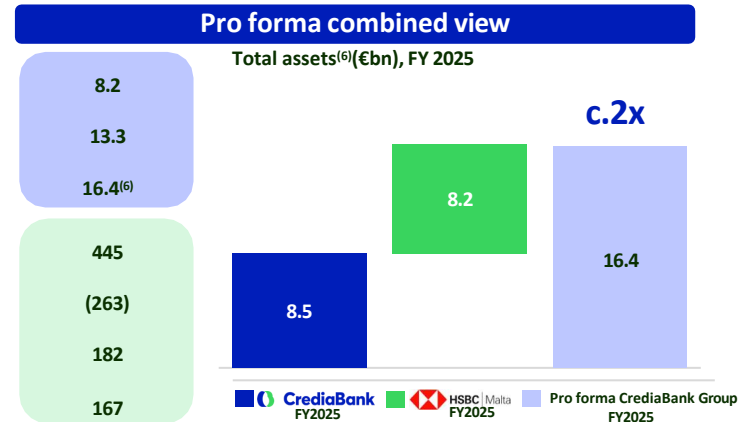
On our way to operational readiness



# Malta consolidation impact

FY 2025 (€bn for BS figures, €m for P&L figures)

	CrediaBank	HSBC Malta <sup>(2)</sup>	
<b>Balance Sheet</b>	Net customer loans	5.5	2.8
	Customer deposits	6.8	6.5
	Assets	8.5	8.2
<b>Recurring P&amp;L<sup>(3)</sup></b>	Operating income	226	219
	Operating expenses	(144)	(120)
	Pre-provision income	82	100
	Profit before tax	58	109
		€16.7 mln in Q12026	€21.3 mln in Q12026
<b>KPIs &amp; Ratios</b>	NIM (on average assets) <sup>(7)</sup> (%)	2.1%	2.2%
	Cost-to-income ratio <sup>(7)</sup> (%)	63%	55%
	Net Loan-to-deposit ratio <sup>(2)</sup> (%)	65%	42%
	NPE ratio <sup>(7)</sup> (%)	2.9%	2.4%
	NPE coverage ratio (%)	48%	42%
	Employees <sup>(5)</sup> (FTE) (#)	1,202	923



Source: Company disclosures

Notes:

1. Subject to regulatory approvals and completion of the transaction
2. Metrics reflect 100% of HSBC Malta, as of FY2025.
3. HSBC Malta 2025 figures are as reported
4. Excluding senior notes.

5. Excludes offshore employees.
6. Pro forma total assets calculated as the addition of total assets minus the cash consideration of c.€0.2bn for the acquisition of the 70% of HSBC Malta.
7. Badwill calculation as of FY 2025 results

# Group Balance Sheet

Assets	Q1 2025	H1 2025	9M 2025	12M 2025	Q1 2026 <sup>1</sup>
Cash and balances with central bank	153	654	647	643	357
Due from other financial institutions	146	79	70	69	67
Financial assets	1,359	1,503	1,461	1,440	1,389
Derivative financial instruments - assets	0	0	0	0	0
Net loans and advances to customers	4,659	4,864	5,149	5,457	5,864
Investments in associates	2	2	3	4	5
Property, plant & equipment	91	87	86	86	85
Investment property	70	91	91	103	103
Intangible assets	252	254	259	262	265
Deferred tax assets	275	272	272	225	222
Assets held for sale	24	22	22	15	15
Other Assets	137	144	112	176	176
<b>Total assets</b>	<b>7,167</b>	<b>7,972</b>	<b>8,172</b>	<b>8,480</b>	<b>8,549</b>
<b>Liabilities</b>					
Due to financial institutions	75	73	179	259	357
Due to customers	5,998	6,556	6,662	6,757	6,813
Debt securities issued	33	178	178	169	169
Defined benefit obligations	7	7	7	7	7
Other provisions	0	0	0	0	0
Other liabilities	182	184	170	309	221
<b>Total liabilities</b>	<b>6,295</b>	<b>6,998</b>	<b>7,196</b>	<b>7,501</b>	<b>7,567</b>
<b>Equity</b>					
Share capital (common Shares)	81	81	81	81	81
Other debt securities	0	100	100	100	100
At par	1,565	1,565	519	519	519
Retained earnings	(2,007)	(2,006)	9	12	17
Reserves	1,233	1,235	267	267	264
<b>Total equity</b>	<b>872</b>	<b>975</b>	<b>976</b>	<b>979</b>	<b>981</b>
<b>Total Liabilities &amp; Equity</b>	<b>7,167</b>	<b>7,972</b>	<b>8,172</b>	<b>8,480</b>	<b>8,549</b>

# Group P&L

Profit & Loss Statement	Q1 2025	H1 2025	9M 2025	FY 2025	Q1 2026 <sup>1</sup>
Interest income	62.4	125.7	190.3	260.8	69.7
Less Interest expense	(25.8)	(47.6)	(70.5)	(93.4)	(23.0)
<b>Net interest income</b>	<b>36.6</b>	<b>78.1</b>	<b>119.9</b>	<b>167.4</b>	<b>46.8</b>
Income from fees and commissions	10.6	24.6	38.4	54.0	13.3
Less Fees and commissions expense	(3.5)	(7.6)	(12.1)	(16.8)	(2.3)
<b>Net fees &amp; commission income</b>	<b>7.1</b>	<b>17.0</b>	<b>26.3</b>	<b>37.2</b>	<b>11.0</b>
Profit / (loss) from financial transactions	1.5	3.5	3.5	4.6	0.6
Profit / (loss) from investment portfolio	1.1	2.1	2.6	3.2	1.3
Dividends	0.0	0.4	0.6	0.8	0.0
Other income / (expenses)	8.6	9.6	10.9	11.8	1.6
<b>Total Non-Core Income</b>	<b>11.2</b>	<b>15.6</b>	<b>17.7</b>	<b>20.5</b>	<b>3.5</b>
<b>Total Recurring Operating Income</b>	<b>54.9</b>	<b>110.6</b>	<b>163.8</b>	<b>225.1</b>	<b>61.2</b>
Non-Recurring Revenues	1.3	9.8	9.8	53.2	0.0
<b>Total Reported Operating Income</b>	<b>56.2</b>	<b>120.4</b>	<b>173.6</b>	<b>278.3</b>	<b>61.2</b>
Personnel costs	(19.4)	(37.9)	(54.9)	(71.9)	(18.0)
General & admin expenses	(8.8)	(20.7)	(30.0)	(43.6)	(11.7)
Depreciation	(7.5)	(15.1)	(22.8)	(31.0)	(7.4)
<b>Total Recurring operating expenses</b>	<b>(35.7)</b>	<b>(73.7)</b>	<b>(107.8)</b>	<b>(146.5)</b>	<b>(37.1)</b>
<b>Restructuring &amp; project costs</b>	<b>(14.6)</b>	<b>(29.0)</b>	<b>(36.6)</b>	<b>(46.3)</b>	<b>(4.8)</b>
o/w Staff leaving expense & incentive	(14.3)	(26.8)	(34.1)	(39.0)	(3.9)
o/ w Other restructuring & project costs	(0.3)	(1.8)	(2.1)	(6.9)	(1.0)
<b>Total operating expenses</b>	<b>(50.3)</b>	<b>(102.6)</b>	<b>(144.4)</b>	<b>(192.8)</b>	<b>(42.0)</b>
<b>Recurring PPI</b>	<b>19.1</b>	<b>36.9</b>	<b>56.0</b>	<b>78.6</b>	<b>24.1</b>
<b>PPI (reported)</b>	<b>5.9</b>	<b>17.8</b>	<b>29.2</b>	<b>85.5</b>	<b>19.3</b>
Provisions for expected credit losses	(4.8)	(9.4)	(15.8)	(21.7)	(7.2)
Results from investments in associates	0.1	0.1	0.5	0.9	(0.2)
PPA depreciation	0.0	0.0	0.0	0.0	0.0
Loss on write-off of fixed assets	0.0	0.0	0.0	(0.7)	0.0
<b>Recurring Profit /(loss) before income tax</b>	<b>14.3</b>	<b>27.6</b>	<b>40.8</b>	<b>57.8</b>	<b>16.7</b>
<b>Profit / (loss) before income tax</b>	<b>1.1</b>	<b>8.5</b>	<b>13.9</b>	<b>64.1</b>	<b>11.9</b>
Income Tax	(1.0)	(3.6)	(4.0)	(48.9)	(4.1)
<b>Recurring Profit / (loss) after income tax</b>	<b>13.4</b>	<b>24.1</b>	<b>36.7</b>	<b>9.0</b>	<b>12.6</b>
<b>Profit / (loss) after income tax</b>	<b>0.1</b>	<b>4.9</b>	<b>9.9</b>	<b>15.2</b>	<b>7.8</b>

# Group P&L

Profit & Loss Statement	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026 <sup>1</sup>
Interest income	62.4	63.3	64.7	70.4	69.7
Less Interest expense	(25.8)	(21.8)	(22.9)	(22.9)	(23.0)
<b>Net interest income</b>	<b>36.6</b>	<b>41.4</b>	<b>41.8</b>	<b>47.5</b>	<b>46.8</b>
Income from fees and commissions	10.6	14.1	13.8	15.6	13.3
Less Fees and commissions expense	(3.5)	(4.2)	(4.5)	(4.7)	(2.3)
<b>Net fees &amp; commission income</b>	<b>7.1</b>	<b>9.9</b>	<b>9.3</b>	<b>10.9</b>	<b>11.0</b>
Profit / (loss) from financial transactions	1.5	2.0	0.1	1.1	0.6
Profit / (loss) from investment portfolio	1.1	1.1	0.5	0.5	1.3
Dividends	0.0	0.3	0.3	0.2	0.0
Other income / (expenses)	8.6	1.0	1.2	1.0	1.6
<b>Total Non-Core Income</b>	<b>11.2</b>	<b>4.4</b>	<b>2.1</b>	<b>2.8</b>	<b>3.5</b>
<b>Total Recurring Operating Income</b>	<b>54.9</b>	<b>55.8</b>	<b>53.2</b>	<b>61.2</b>	<b>61.2</b>
Non-Recurring Revenues	1.3	8.5	0.0	43.4	0.0
<b>Total Reported Operating Income</b>	<b>56.2</b>	<b>64.2</b>	<b>53.2</b>	<b>104.7</b>	<b>61.2</b>
Personnel costs	(19.4)	(18.5)	(17.0)	(17.0)	(18.0)
General & admin expenses	(8.8)	(11.9)	(9.3)	(13.5)	(11.7)
Depreciation	(7.5)	(7.6)	(7.7)	(8.2)	(7.4)
<b>Total Recurring operating expenses</b>	<b>(35.7)</b>	<b>(37.9)</b>	<b>(34.1)</b>	<b>(38.7)</b>	<b>(37.1)</b>
Restructuring & project costs	(14.6)	(14.4)	(7.7)	(9.7)	(4.8)
o/w Staff leaving expense & incentive	(14.3)	(12.5)	(7.4)	(4.9)	(3.9)
o/ w Other restructuring & project costs	(0.3)	(1.5)	(0.3)	(4.8)	(1.0)
<b>Total operating expenses</b>	<b>(50.3)</b>	<b>(52.3)</b>	<b>(41.8)</b>	<b>(48.4)</b>	<b>(42.0)</b>
<b>Recurring PPI</b>	<b>19.1</b>	<b>17.8</b>	<b>19.1</b>	<b>22.5</b>	<b>24.1</b>
<b>PPI (reported)</b>	<b>5.9</b>	<b>11.9</b>	<b>11.4</b>	<b>56.3</b>	<b>19.3</b>
Provisions for expected credit losses	(4.8)	(4.6)	(6.4)	(5.9)	(7.2)
Results from investments in associates	0.1	0.0	0.4	0.4	(0.2)
PPA depreciation	0.0	0.0	0.0	0.0	0.0
Loss on write-off of fixed assets	0.0	0.0	0.0	(0.7)	0.0
<b>Recurring Profit / (loss) before income tax</b>	<b>14.3</b>	<b>13.3</b>	<b>13.1</b>	<b>17.1</b>	<b>16.7</b>
<b>Profit / (loss) before income tax</b>	<b>1.1</b>	<b>7.4</b>	<b>5.4</b>	<b>50.2</b>	<b>11.9</b>
Income Tax	(1.0)	(2.6)	(0.5)	(44.9)	(4.1)
<b>Recurring Profit / (loss) after income tax</b>	<b>13.4</b>	<b>10.7</b>	<b>12.7</b>	<b>(29.1)</b>	<b>12.6</b>
<b>Profit / (loss) after income tax</b>	<b>0.1</b>	<b>4.8</b>	<b>5.0</b>	<b>4.6</b>	<b>7.8</b>

# Glossary of Terms (1/4)

Terms	Definitions
AM	Asset management
AMOC	Fair value of assets at amortized cost
AT1	Additional Tier 1 capital instruments
ATM	Automated Teller Machine
AuM	Assets under management
CAGR	Compound Annual Growth Rate
CHF loans	Swiss Franc loans
CoE	Cost of equity
Common Equity Tier 1 ratio (CET 1)	Common Equity Tier 1 regulatory capital as defined by Regulation (EU) 575/2013
Cost of funds (CoF)	Average cost paid by the bank to fund its assets
Cost of risk (CoR)	Loan loss reserves for the period divided by gross loans of the relevant period
Cost-to-core-income ratio	Operating expenses over core income; core income defined as net interest income + net fee income
Cost-to-income ratio	Management expenses divided by total income
CRE	Commercial real estate
DTA	Deferred Tax Asset
DTC	Deferred tax credit
FTEs	Full-time employees
FV	Fair Value
FVOCI	Fair value through other comprehensive income
FVTPL	Fair value of assets through profit & loss
GBV	Gross book value

# Glossary of Terms (2/4)

Terms	Definitions
GDP	Gross domestic product
Gross NPE ratio	Non-performing exposures divided by gross customer loans for the period
HAPS	Hellenic Asset Protection Scheme
HQLA	High Quality Liquid Assets
ISO	International Organization for Standardization
LC	Large Corporate
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 to deposit (LTD)	Gross loans divided by customer deposits
LTM	Term loans including Government products
LTV	Loan-to-Value
Net commission income (NFI)	Commission income less commission expense
Net interest margin (NIM)	Net interest income over average interest-earning assets
Net Credit Expansion	Increase in the loan portfolio over a period after accounting for repayments, write-offs and sales, showing the bank's net new lending activity
Net Loan-to-Deposit Ratio	Net customer loans divided by customer deposits, indicating the extent to which the loan portfolio is funded by the bank's deposit base
Net NPE ratio	Non-performing exposures net of loan loss reserves divided by net customer loans for the period
New Disbursement	New loans issued during a period, representing the total amount of fresh credit granted to customers (excluding renewals, restructurings, and rollovers)
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 Presentation, NPEs are reported under IFRS. For regulatory reporting purposes, NPEs also include Omega and Metexelxis underlying loan exposures
NPL	Non-performing loans
NPE coverage	Loan loss reserves divided by non-performing exposures for the period
NPE Ratio	Gross non-performing exposures divided by total customer loans, measuring the share of a bank's loan book that is classified as non-performing

# Glossary of Terms (3/4)

Terms	Definitions
Operating Income	Total operating revenue minus operating expenses (administrative expenses, depreciation, amortization and other operating costs)
Overall capital ratio (OCR)	Total regulatory capital divided by total risk weighted assets, as defined by Regulation (EU) 573/2013
P / TBV	Price to tangible book value ratio
PBT	Profit before tax
PCB	Pancreta Bank
Performing exposure (PE)	Loan exposures not classified as non-performing (i.e. exposures that are not past-due by >90 days and for which there is no indication of unlikeliness to pay)
POS	Point of Sale – loans or credit provided at the moment a customer purchases goods/service
PPE	Property, Plant & Equipment
Pre-provision income (PPI)	Total operating income for the period less total operating expenses for the period
Recurring Cost-to-Income	Cost-to-income ratio adjusted to exclude one-off or non-recurring items, showing the bank's underlying operating efficiency
Recurring PBT	Profit before tax excluding non-underlying / one-off items, providing a view of the bank's underlying, repeatable profitability
Recurring PPI	Pre-provision income adjusted to exclude non-recurring items, showing the bank's core operating performance before credit costs
Risk weighted assets (RWAs)	Risk weighted assets are assets and off-balance sheet exposures, weighted according to risk factors based on the Regulation (EU) 575/2013 for credit, market and operational risk
RoATE	Net income divided by average tangible equity, measuring profitability relative to tangible shareholder capital
RoE	Return on equity – net income divided by average shareholders' equity
RoTE	Return on tangible equity – net income divided by average tangible equity
RRF	Recovery and Resilience Facility
SME	Small and medium-sized enterprise

# Glossary of Terms (4/4)

Terms	Definitions
SB	Small businesses
SRT	Significant risk transfer of credit risk to third parties
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)
TBV	Tangible Book Value
TCR	Total capital ratio – total regulatory capital divided by risk-weighted assets
Tier 1	Primary component of the bank's regulatory capital, comprising Common Equity Tier 1 and Additional Tier 1 instruments
Tier 2 instrument	Secondary component of the bank's regulatory capital, in addition to Tier 1 capital, that makes up the bank's required regulatory reserves
UCI	Union de Creditos Inmobiliarios, S.A.E
Voluntary exit scheme (VES)	A scheme that provides an incentive for employees to retire early
WM	Wealth Management

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