

You may not issue, publish or distribute in any jurisdiction in which the issuance, publication or distribution hereof would constitute a violation of the relevant laws and regulations of that jurisdiction.

ANNOUNCEMENT

CrediaBank S.A. (formerly known as Attica Bank) Signs Definitive Agreement with HSBC Continental Europe Regarding Majority Acquisition in HSBC Bank Malta plc

Athens, 23 December 2025

Following the Put Option Agreement executed on 16 September 2025 and CrediaBank S.A. ("**CrediaBank**") announcement of the same day (the "**Announcement**"), CrediaBank hereby confirms that it has entered into a definitive agreement with HSBC Continental Europe ("**HBCE**") regarding the acquisition of HBCE's 70.03% shareholding in HSBC Bank Malta plc ("**HBMT**" or the "**Bank**") for a €200 million cash consideration (the "**Transaction**").

CrediaBank, HBCE and HBMT have also executed a cooperation agreement that governs their respective obligations to facilitate the implementation of the Transaction.

Regulatory Approvals

The closing of the Transaction is subject to corporate and regulatory approvals from the Malta Financial Services Authority (MFSA), the Bank of Greece and the European Central Bank.

Employees and MUBE Agreement

As previously announced, CrediaBank acknowledges the significant value that HBMT employees have consistently contributed to the Bank, particularly in light of the upcoming transitional period until the Transaction closes; as such we iterate our commitment to secure their positions and contracts on materially the same terms for at least 2 years from the completion of the Transaction.

In this context, CrediaBank has signed a tri-partite agreement with HBMT and the Malta Union of Bank Employees ('MUBE') to settle its pending industrial disputes. Subject to the successful completion of the Transaction and additional conditions concerning the Bank's profitability and capital soundness, the qualifying employees will receive a total of €30mn as ex gratia payments.

The settlement funds will be made available in part by HBMT and in part by the current majority shareholder.

CREDIABANK S.A.

IMPORTANT NOTICE - DISCLAIMER

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