

CrediaBank

9M 2026 Financial Results Presentation

12 November 2026

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1. Executive summary

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9M 2026: Strong performance underpins our strategy

Net interest income
€158m
(+32% YoY)

Net fee income
€35m
(+34% YoY)

Recurring PPI
€87m
(+56% YoY)

Recurring PBT
€64m
(+56% YoY)

Reported PBT
€46m
(+230% YoY)

Gross loans
€6.0b
(+45% YoY)

SME loans
€1.5b
(33% of 9M disbursements)

Deposits
€8.8b
(+32% YoY)

NPE ratio
2.4%
(-50bps YoY)

NPE coverage
55.3%
(+746bps YoY)

CET1 ratio
15.5% pro-forma for Evropi

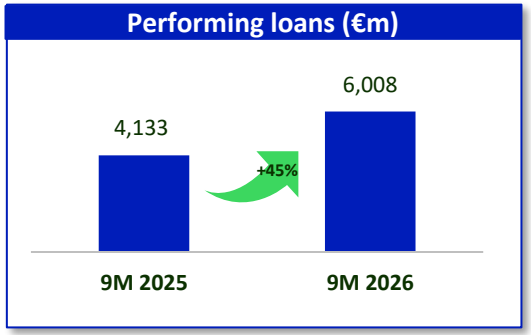
CAD ratio
20.1% pro-forma for Evropi

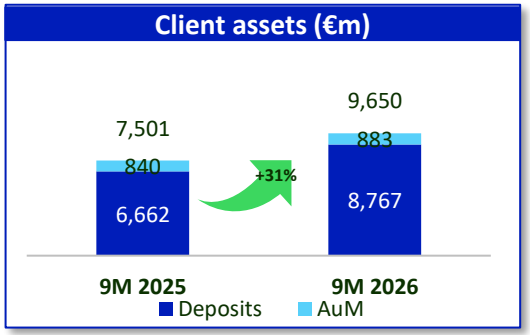
TBV
€0.9b / €1.2b pro-forma for Malta

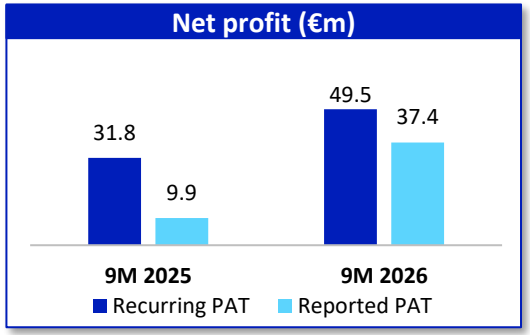
Market Share
Loans & depos 3.9% and 3.3% respectively

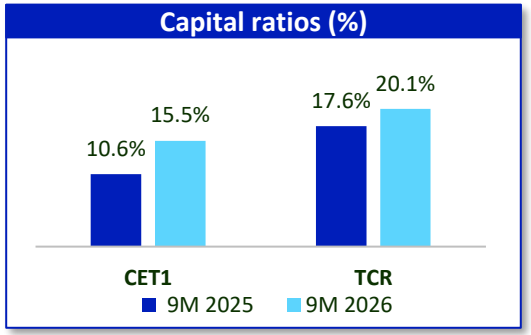
Total active customers
~353k

Employees / Branches
1,232 / 66









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Notes:
1. As per published financial statements, all quarters adjusted for PPA reclassification to interest expense and depreciation. 2. CET1 including period profits 3. Gross Loans exclude S/N of securitized portfolios.

9M 2026: PnL & KPI substantial improvements

Amounts in €m	9M 2025	9M 2026	YoY %
Net interest income	119.9	158.1	32%
Net fee income	26.3	35.1	34%
Non-core income	17.7	10.8	-39%
Total operating income	**173.6**	**204.0**	**18%**
Recurring operating expenses	-107.8	-116.7	8%
One-off items	-26.8	-16.6	-38%
Pre provision income	**29.2**	**70.7**	**142%**
Recurring pre provision income	**56.0**	**87.3**	**56%**
Impairment & other	**-15.3**	**-24.8**	**63%**
Profit before tax	**13.9**	**45.9**	**230%**
Recurring profit before tax	**40.8**	**63.5**	**56%**
Net profit	**9.9**	**37.4**	**278%**
Recurring net profit	**31.8**	**49.5**	**56%**
KPIs			
Net interest margin (%)	2.1%	2.3%	+18bps
Net fee margin (%)	45 bps	50 bps	+5bps
Cost to income ratio recurring (%)	65.8%	57.2%	-8.6pps
Cost of risk (%) underlying	0.50%	0.46%	-4bps
Recurring RoaTBV[1](%)	5.3%	7.4%	+210bps

€144m[2]

10.4%[2]

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Notes:
1. RoATBV adjusted for AT1 costs 2.Pro-forma for Malta (for RoaTBV 70% stake ownership, inclusive of negative goodwill)

9M 2026: Delivering across all performance indicators

Substantial loan growth	**€3.5b** Disbursements	**€1.5b** Net credit expansion **24% Market Share**[1]	**€6.4b** Net credit flows for the market[1]
Major profitability boost	**€87m** Recurring PPI +56% YoY **€50m** Recurring PAT +56% YoY	**€158m** Net interest income +32% YoY Net Fee Income +34% YoY	**Major earnings quality improvement** Core revenues +32% YoY
Operational improvements	**Digital transformation underway**	**Branch transformation to "New Experience Branch" >40% by year end**	**Cost/Income ratio down by 861 bps YoY**
Resilient liquidity	**€8.8b** Deposits, +32% YoY vs 10% market[1]	**69%** Loan-to-deposit ratio	**139%** LCR
Sound asset quality	**2.4%** Gross NPE ratio	**c.55%** NPE coverage	**Loans ECL** €23m / 46bps CoR Excluding legacy @ 38bps[2]
Robust capital position	**+110bps** CET1 boost from Evropi acquisition	**15.5%** CET1 ratio Evropi Pro-forma, No DTC	**20.1%** Total capital ratio Evropi Pro-forma

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Notes:
1. Source: Bank of Greece (Aggregated Balance sheet of MFIs excluding the BoG) . 2.Legacy refers to pre 2022 underwritings non securitized and includes 2 corporate exposures.

Q3 2026: Building momentum for the next phase of growth

Q3 2026

Organic work

- Loans **+13% QoQ**
- Deposits **+16% QoQ**
- AuM **+3% QoQ**
- Tier2 €24m repayment savings **c.€1.5m p.a.**

New drivers

- Evropi Holdings acquisition **Completed**
- Pantelakis Sec acquisition **Completed**
- EIB agreement for SME **€100m envelope**
- BNP strategic partnership **Asset management growth**
- Project Jewel cured mortgages **€37m, 800 new clients**

Malta 9M26 results

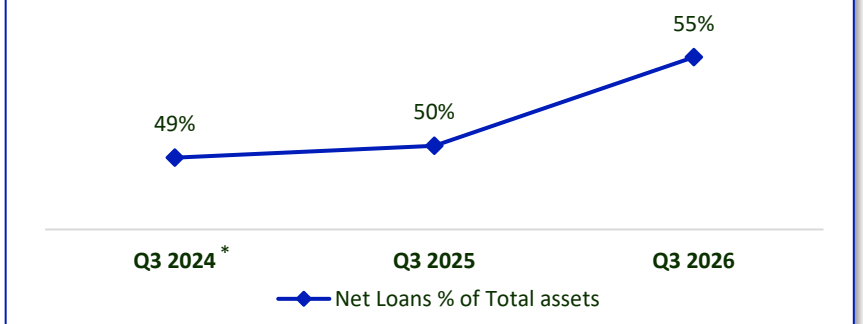
- Recurring PBT **€29m (€80m in 9M)**
- Net loans **~€2.7b**
- Customer deposits **~€6.4b**

Q4 2026

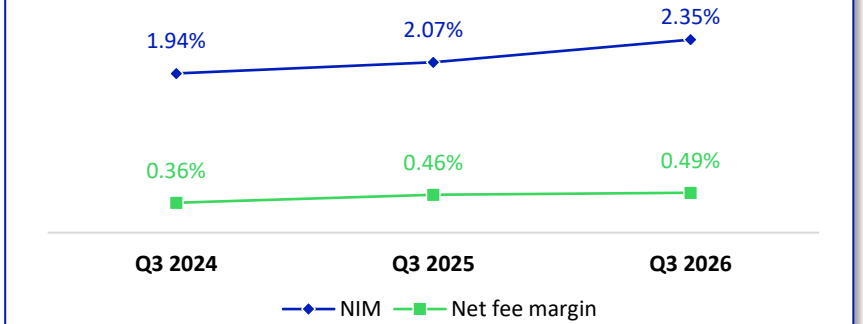
- YE 2026: strong finish
- Malta: operational readiness program in progress and on track
- Recent acquisitions: full commercial integration (Pantelakis, Evropi)
- New 2027 budget approval: new guidance along with Q4 results
- Ongoing digital transformation: to improve client experience
- Ongoing modernisation: branch network, servicing, response time

Accelerated growth drives sustainable profitability

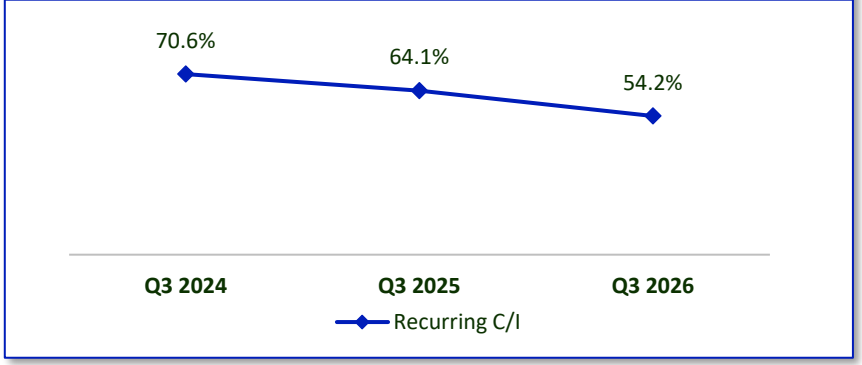
Ongoing balance sheet optimisation



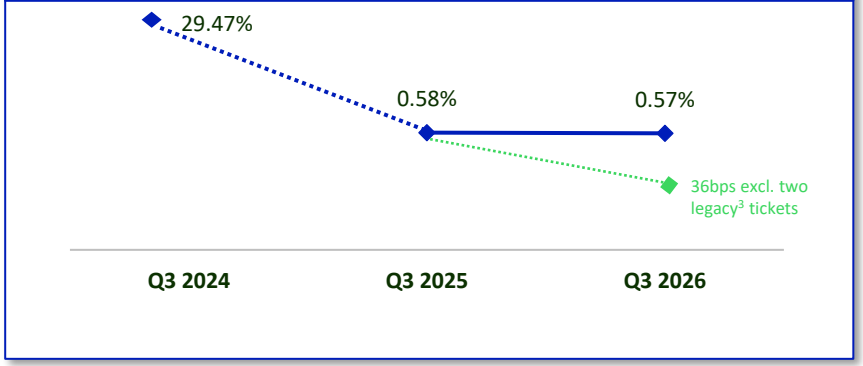
Increasing profitability margins



Improving cost efficiency



Prudent cost of risk (%)



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Notes:
*1. Net Loans exclude senior notes. 2. Operating costs include costs associated with the Malta acquisition prior to consolidation. 3. Legacy refers to pre 2022 underwritings non securitized. *Q3 2024 adjusted for HAPS transaction*

Sizeable improvement of net interest income

NII evolution (€m)			
Amounts in €m	**9M 2025**	**9M 2026**	**YoY**
Loans	144.8	188.1	30%
Senior notes	10.1	8.9	-12%
Bonds	31.8	36.8	16%
Cash & Banks	3.6	6.6	80%
Interest Income	**190.3**	**240.4**	**26%**
Deposits	-53.6	-57.0	6%
Debt Securities	-5.1	-9.7	89%
Other	-11.7	-15.7	34%
Interest expense	**-70.5**	**-82.3**	**17%**
Net interest income	**119.9**	**158.1**	**32%**
NIM on average assets*	**2.1%**	**2.3%**	**+18bps**
Avg 3m Euribor	2.2%	2.3%	+5bps
Loan yield	5.3%	4.9%	-33bps
	Q3 4.9%		
Deposits cost	1.2%	1.0%	-17bps
Time deposits cost	2.0%	1.8%	-27bps

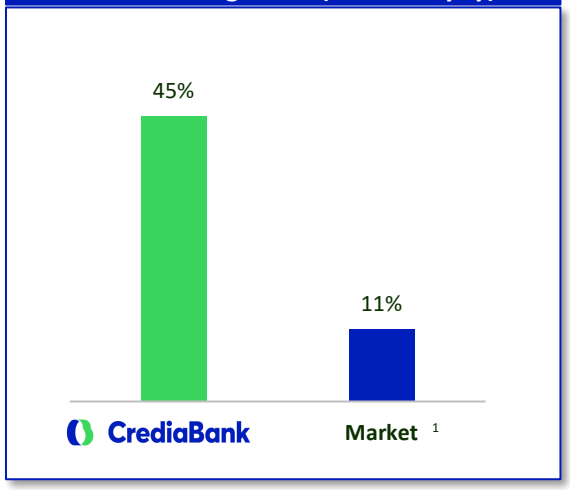
- 9M 2026 NII at €158m, up 32% YoY.
- Robust YoY growth supported by credit expansion and a sizable securities portfolio, benefiting from the increasing rates environment.
- Loan interest income increased by 30% YoY supported by the net credit expansion.
- Deposit costs increased by 6% YoY despite sizeable volume growth of 32% annually. Time deposit beta at 78%, improved from 92% a year ago.
- NII sensitivity to a 25bps change in Euribor is approximately €4.5m.

CrediaBank: Market leading growth with strong asset quality

Self funded growth (LtD at 68.5%) from a challenger bank with prudent underwriting criteria

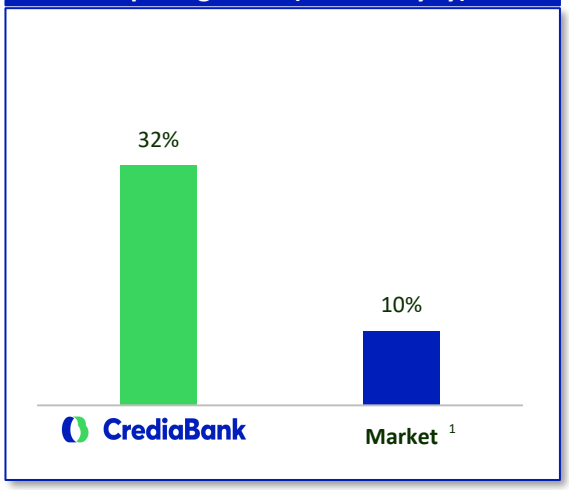
The best quarterly NII performance in Greece: +17% QoQ

Gross loans[2] growth (9M 2026 yoy)



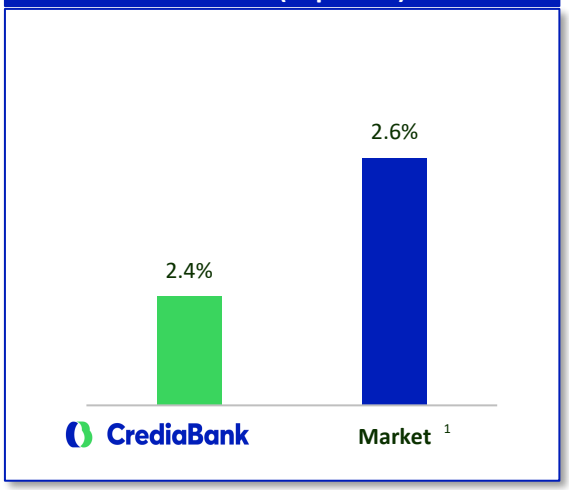
… with improving time deposit beta

Deposit growth (9M 2026 yoy)



… and prudent NPE coverage at 55%

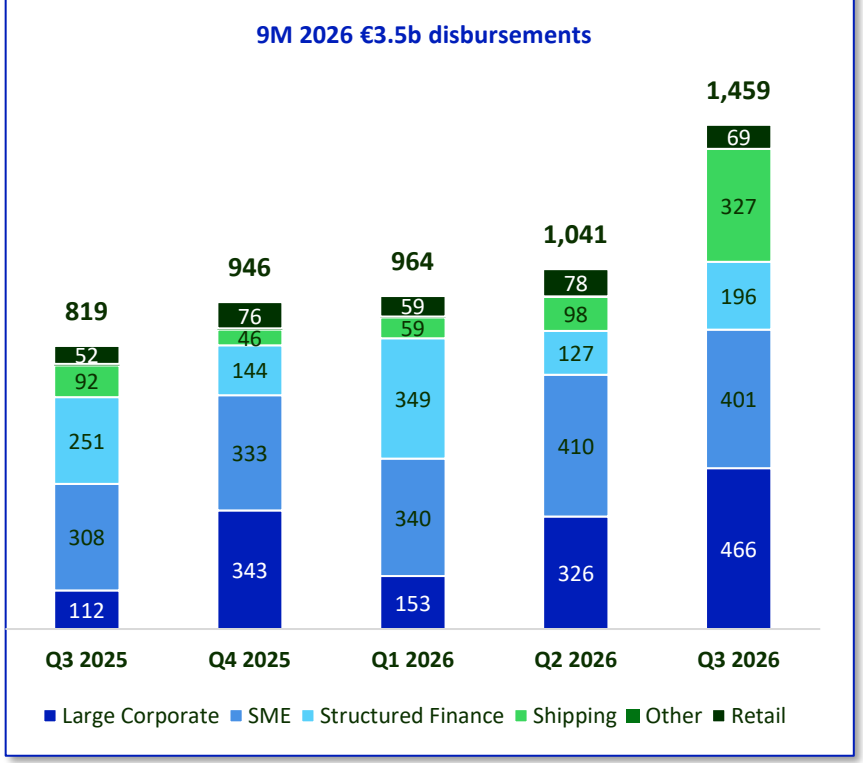
NPE ratio (Sep 2026)



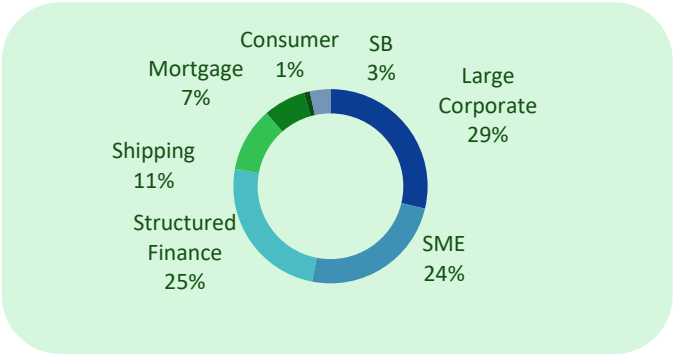
Notes:
1. . Market refers to the aggregated figures of Alpha, Eurobank, NBG, Piraeus and Optima. 2. Gross loans excluding senior.

Disbursements of €3.5b in 9M.26 with quality underwriting

Disbursements (€m)



Loan book KPIs



- Avg ticket for wholesale of just €2.8m, diversifying risk
- Low LTVs at 57% for mortgage book
- Elevated collateral coverage > 55% excl guarantees
- Stage 1-2 provision coverage at 0.4% and 3.1% respectively, higher / at par with EU averages

New drivers to unlock value

HSBC Malta

Accelerate the delivery of the Bank's strategic objectives, through doubling its assets, and expanding its operations to a new and attractive market outside of Greece.

Euronet

Modernizing payments through the transfer of ATM and card processing to Euronet.

BNP PARIBAS ASSET MANAGEMENT

Strategic partnership with BNP Paribas Asset Management to accelerate Wealth Management growth.

European Investment Bank

Up to €100m financing to support investment in Greece's security and defence SMEs and mid-cap companies ecosystem.

CrediaPantelakis Securities
Member of CrediaBank Group

Entering capital markets via the 70% acquisition of Pantelakis Securities, diversifying fee income.

ΕΥΡΩΠΗ ΑΣΦΑΛΙΣΤΙΚΗ

Strengthening bancassurance through the acquisition of Evropi Holdings, unlocking insurance synergies for customers.

The implementation of our strategy has been expedited

CrediaBank Group's strategic pillars

STRATEGIC PRIORITIES

- ✓ **Risk adjusted growth**
  Disciplined expansion with risk-adjusted returns
- ✓ **PnL diversification**
  Broader income streams and business mix
- ✓ **Balance sheet releveraging**
  Optimize assets and capital deployment
- ✓ **Capital generation**
  Sustainable profitability to fund growth

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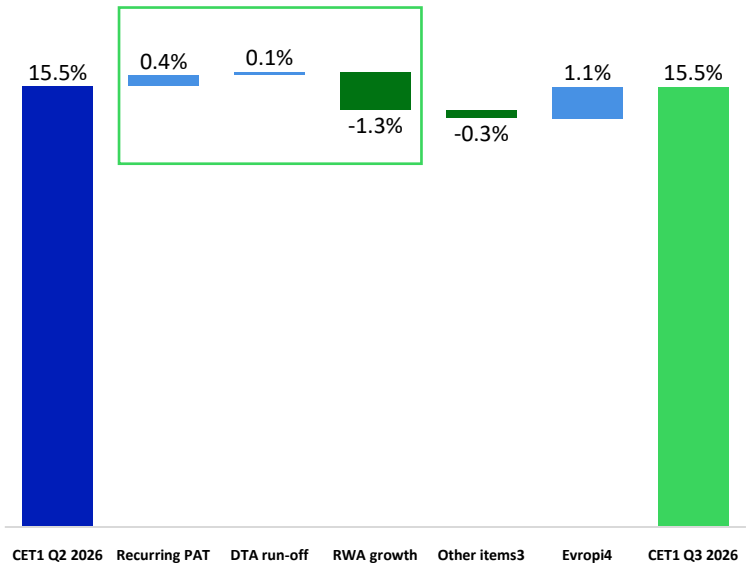
	Announcement / Signing of SPA	Completion	Medium Term Revenue Uplift[1]
Pantelakis Securities	May-26	Oct-26	c.€10m
Evropi Insurance	May-26	Oct-26	c.€40m
Malta & subsidiaries	Dec-25	Q2-27	>€200m
Leasing / factoring GR	✓ New organic driver		c.€10m
Bancassurance GR	✓ New organic driver		c.€5m

Notes:
1. As presented in Q2 2026 guidance.

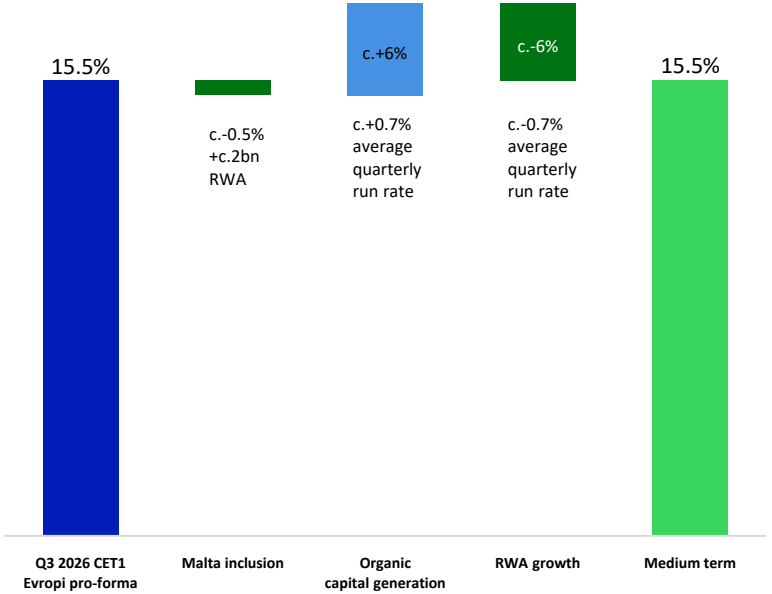
Q3 2026 CET1 movement | Outlook

Outlook as per medium term guidance for CET1 at c.15.5%, with management buffer at c.13.5%

Q2 2026 to Q3 2026[1]



Medium Term Outlook[2]

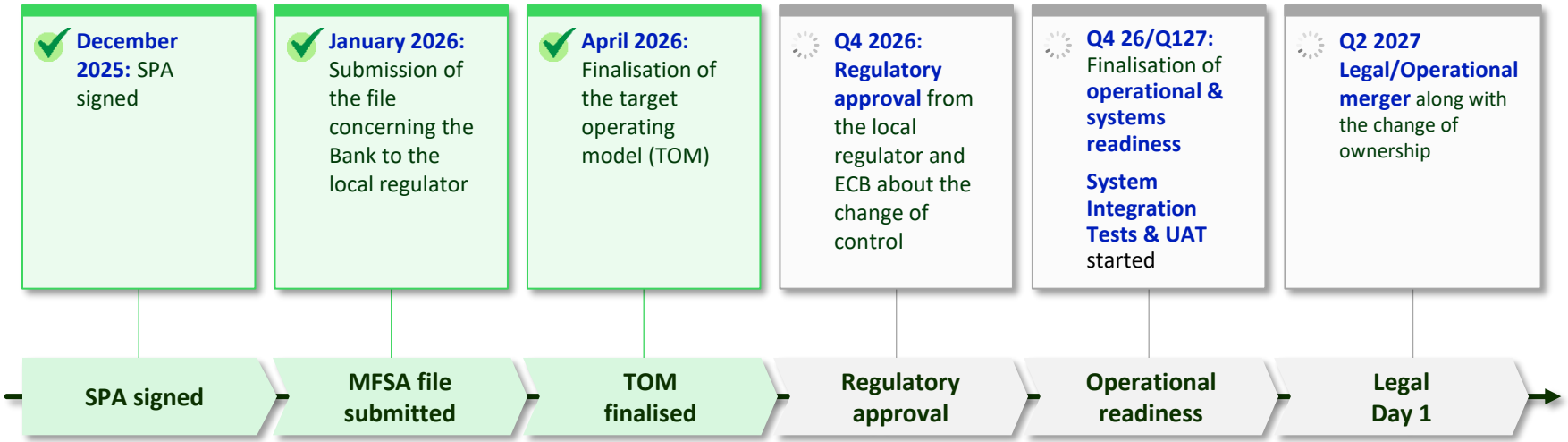


Notes:
1. Including period profit. 2. As presented in Q2 2026 guidance. 3. Other includes AT1, OCI and one-offs, 4. Evropi acquisition concluded on Oct. 30, 2026

HSBC Malta acquisition roadmap

HSBC Malta integration timeline

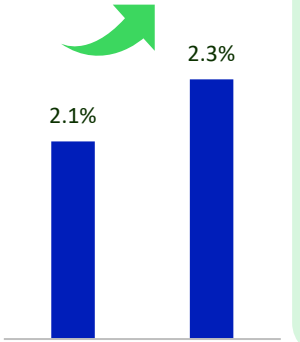
On our way to operational readiness



CrediaBank: Unlocking profitability with expansion & diversification

New operating model | **Risk-adjusted credit growth, capital light fee generation, geographical diversification**

NIM walk



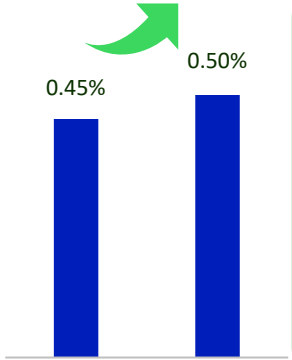
Looking ahead:

a. Loan re-leveraging

b. Asset mix improvement

c. Deposit mix & pricing improvement

Fee margin walk



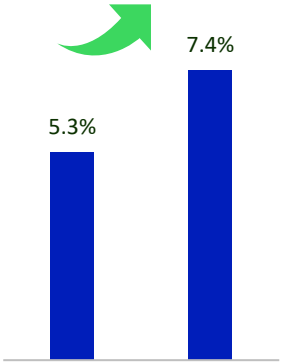
Looking ahead:

a. Entry to insurance market

b. Enhance Brokerage & IB services

c. Enrich asset management with BNP partnership

RoaTBV walk



Looking ahead:

a. Upside from operations in Greece

b. Upside from operations in Malta

c. Other M&As contribution

Notes:
1. RoATBV adjusted for AT1 costs

2. 9M 2026 Financial Performance Analysis

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Summary P&L[1] | Recurring PPI at €87.3m, 56% up YoY

Amounts in €m	Q3 2025	Q2 2026	Q3 2026	QoQ %	9M 2025	9M 2026	YoY %
Net interest income	41.8	51.4	59.9	16%	119.9	158.1	32%
Net fee & commission income	9.3	11.8	12.4	5%	26.3	35.1	34%
Non-core income	2.1	5.9	1.4	-76%	17.7	10.8	-39%
Total Recurring Operating Income	53.2	69.1	73.7	7%	163.8	204.0	25%
Total Recurring Operating Expenses	-34.1	-39.6	-39.9	1%	-107.8	-116.7	8%
Recurring Pre Provision Income	**19.1**	**29.5**	**33.7**	**14%**	**56.0**	**87.3**	**56%**
Recurring Core Pre Provision Income	**17.0**	**23.6**	**32.3**	**37%**	**38.4**	**76.5**	**99%**
Reported PPI	11.4	21.7	29.7	37%	29.2	70.7	142%
Profit before tax	5.4	15.6	18.4	18%	13.9	45.9	230%
Recurring Profit before tax	**13.1**	**23.4**	**23.3**	**0%**	**40.8**	**63.5**	**56%**
Recurring Profit after tax	**10.2**	**18.2**	**18.2**	**0%**	**31.8**	**49.5**	**56%**
Reported Profit after tax	**5.0**	**15.2**	**14.4**	**-5%**	**9.9**	**37.4**	**278%**
Key P&L ratios	**Q3 2025**	**Q2 2026**	**Q3 2026**	**QoQ %**	**9M 2025**	**9M 2026**	**YoY %**
NIM (over average assets)[2]	2.1%	2.3%	2.3%	+8bps	2.1%	2.3%	+18bps
Recurring Cost to income ratio	64.1%	57.3%	54.2%	-3.1 pps	65.8%	57.2%	-8.6pps

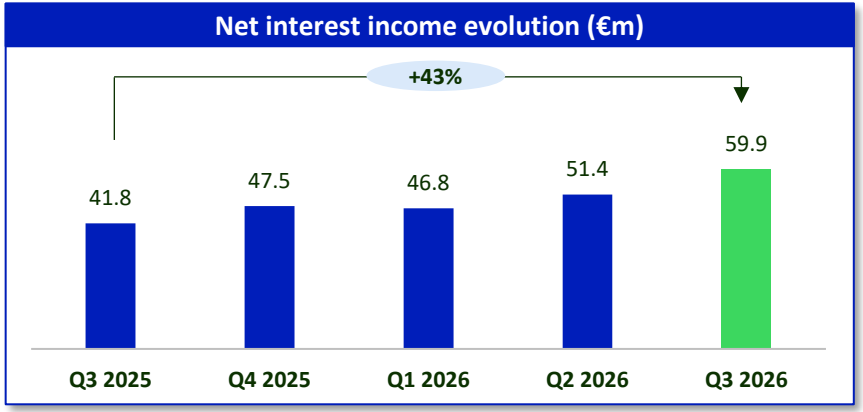
- **9M 2026 Recurring PPI at €87.3m, up by 56% YoY**, setting a **new record** indicating growth sustainability:
  - 9M 2026 Core PPI doubled YoY, illustrating the major quality improvement in earnings.
- **9M 2026 profitability growth was a result of the strong net credit expansion driving both NII (+32% YoY) and NF&CI (+34% YoY)**:
  - NII primarily supported by robust credit growth, alongside higher loan volumes, supportedby also from the increasing rates environment.
  - Non-core income negatively affected from a weaker net trading result. Seasonal improvements should assist Q4 numbers.
- **Opex at €116.7m** increased by 8% YoY driven from higher volumes and incremental costs associated with the acquisition of the Maltese Bank of ~ € 4.6m. Personnel costs down 2% YoY.
- **9M 2026 recurring cost-to-income ratio reached an all-time low** of 57.2%, despite Malta extra costs, improving by 860bps YoY:
  - Driven by strong operating income growth Q3 2026 cost-to-income even lower at 54.2%
- **9M 2026 Profit after Tax at €37.4m,~ 4x higher YoY** on robust core income growth and **Recurring Profit after tax at €49.5m +56% YoY .**

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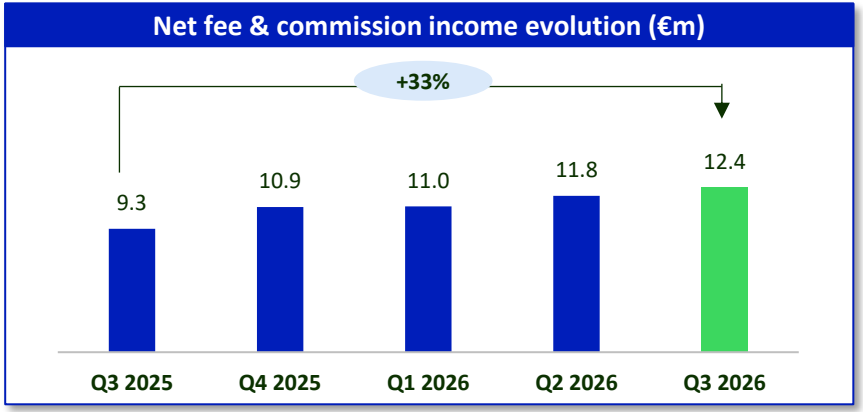
Notes:
1. *As per published financial statements, all quarters adjusted for PPA reclassification to interest expense and depreciation. 2. Q3 2025 to Q4 2025 NIM adjusted for the acquisition of a performing mortgage portfolio (project Galene) that was concluded in Q4 2025. Previously the impact of 7 months interest was accounted for in Q4 2025 alone.*

Sustained improvement across core operating lines

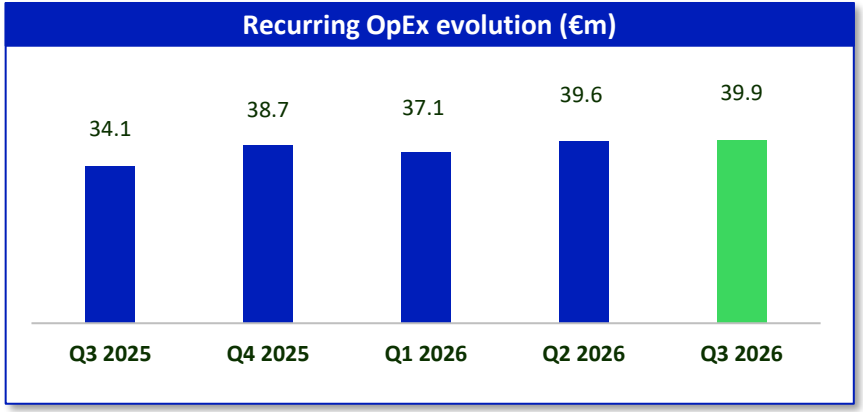
Net interest income evolution (€m)



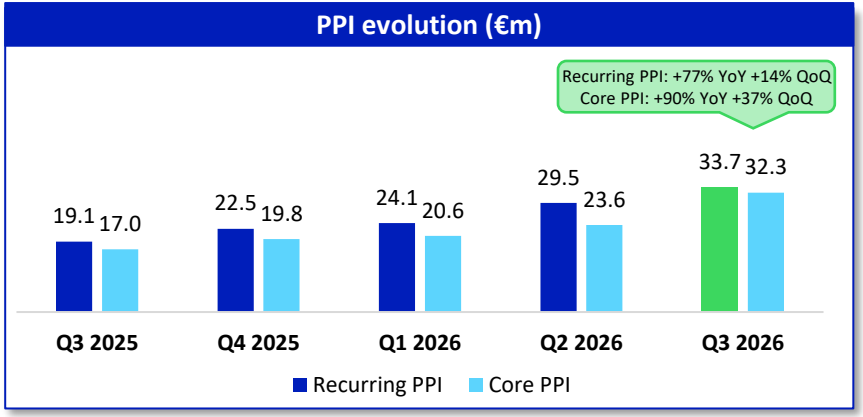
Net fee & commission income evolution (€m)



Recurring OpEx evolution (€m)



PPI evolution (€m)

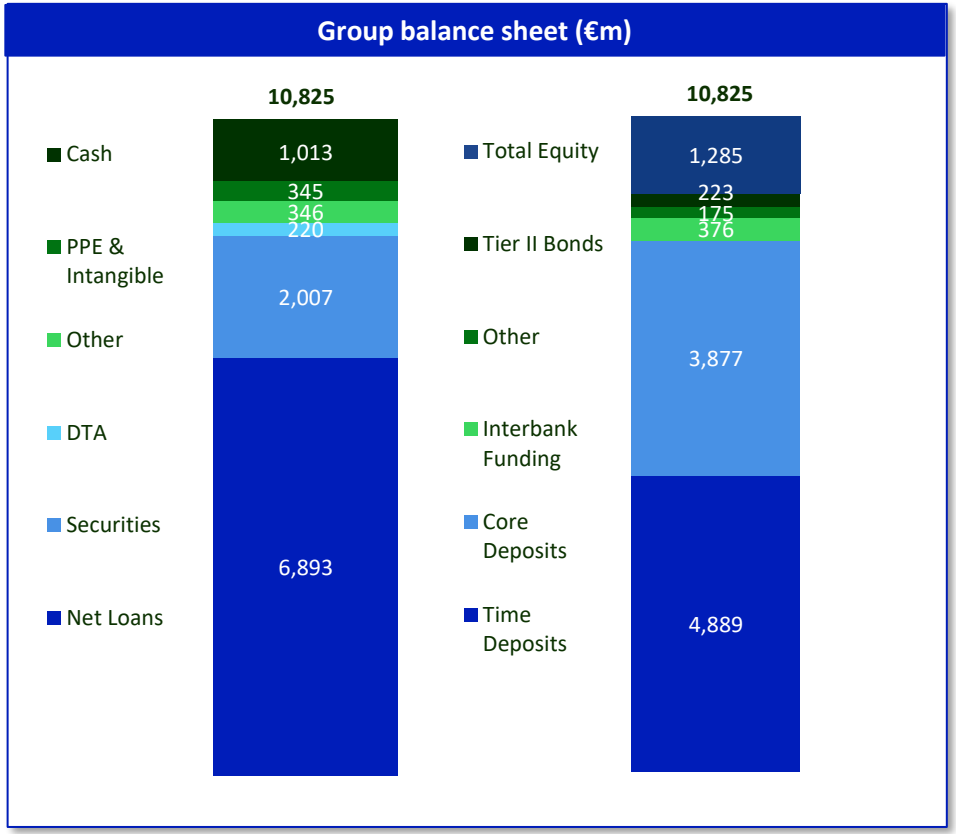


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Notes:
1. As per published financial statements, all quarters adjusted for PPA reclassification to interest expense and depreciation. 2. . Operating costs include costs associated with the Malta acquisition prior to consolidation
3. Q3 2025 to Q4 2025 NIM adjusted for the acquisition of a performing mortgage portfolio (project Galene) that was concluded in Q4 2025. Previously the impact of 7 months interest was accounted for in Q4 2025 alone.

Robust and under-levered balance sheet with resilient liquidity

Group balance sheet (€m)



Key underutilised balance sheet levers

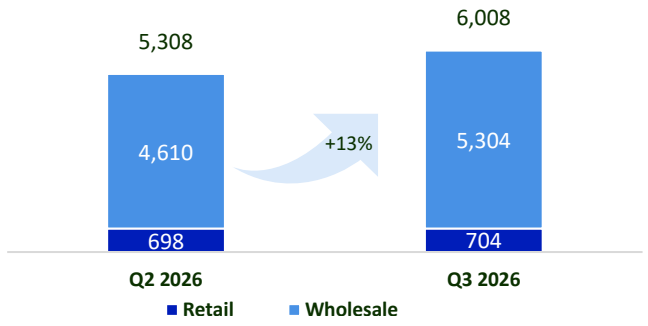
Asset Side	Growing contribution of net loans in total assets
	Run-off and reinvestment of securitised note of €1b yielding only 1%
	Utilisation of DTA through profits and reinvestment into lending and securities
Liability Side	Improving cost of funding through increasing share of core demand deposits
	Run-off of legacy inherited discontinued Tier 2 bond of €23.5m with total cost of over 6% p.a.

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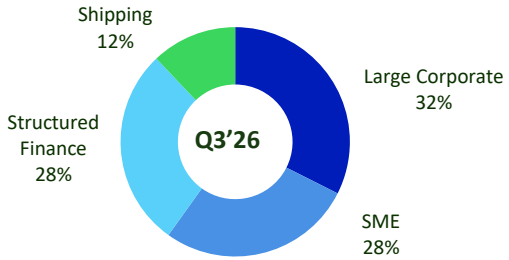
Notes:
1. Excluding Senior & Mezzanine notes of securitisations.

Committed partner to Greek corporates and SMEs

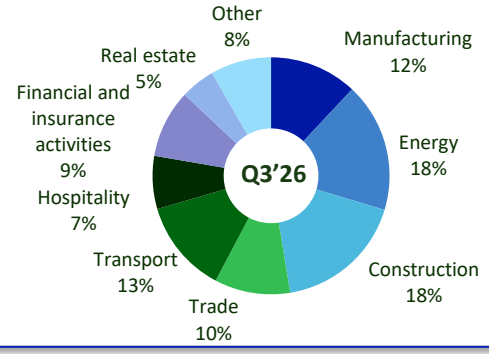
Loan book evolution[1,2] (€m)



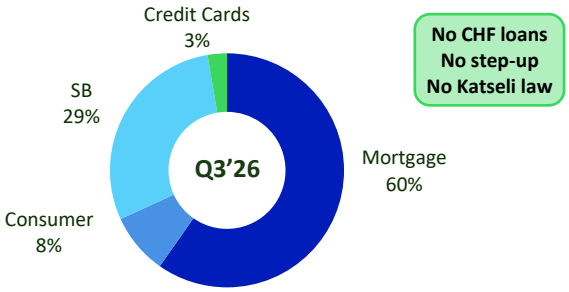
Wholesale loans breakdown



Gross loans per sector



Retail loans breakdown

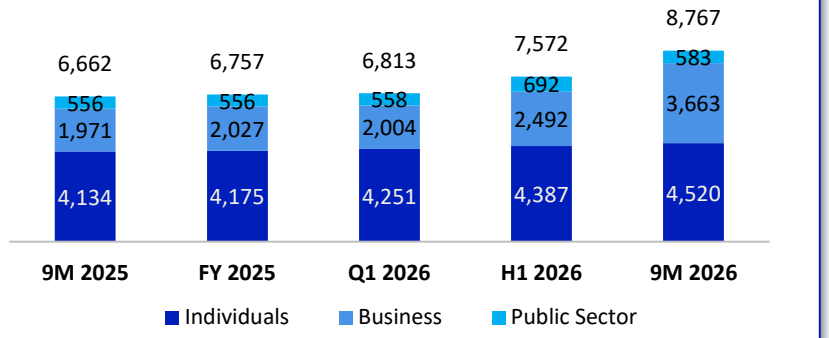


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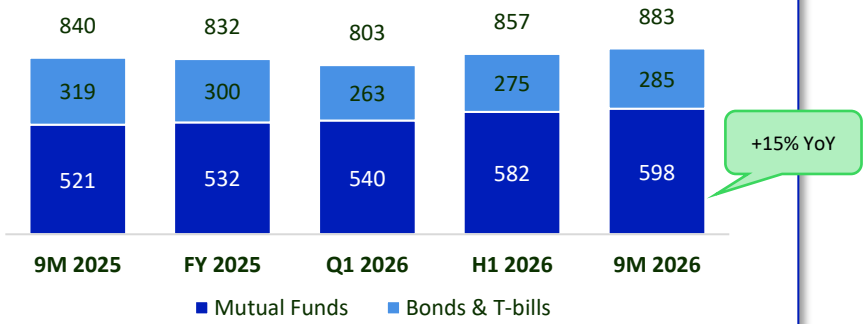
Notes:
1. *Excluding Senior & Mezzanine notes of securitisations.*
2. *Wholesale loans include "Public sector" and "Net investment in finance lease.*

Diversified deposit mix with a steadily increasing market share

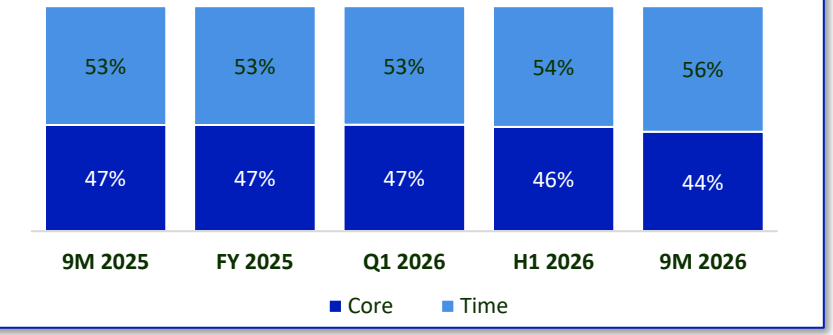
Deposits per customer type (€m)



AuM (€m)



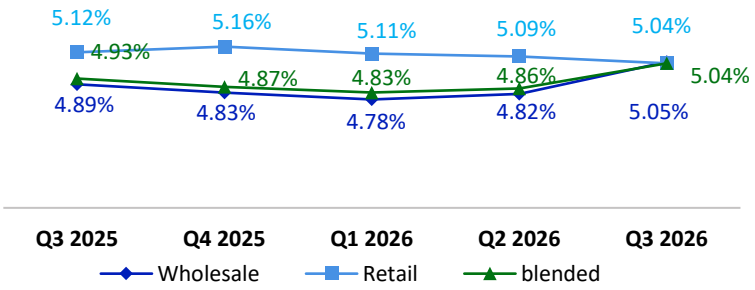
Deposit mix evolution



- Group deposits stand at c. €8.8b, up by **32% YoY vs market growth of 9.2% YoY**.
- **Core deposits** grew by a strong 24% YoY or by € 743m; in parallel, time deposits were up by 39% (€ 1,369m), driven from strong business volumes
  – Retail deposits represent 52% of total deposits.
- **Mutual funds AuM increased by 15% YoY** with total AuM up by 5% YoY.

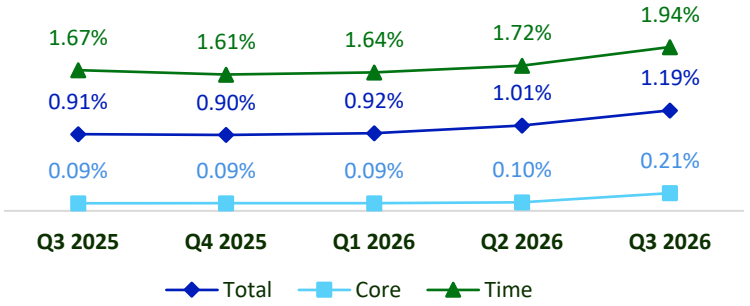
Increasing NIM on balance sheet re-leveraging

Loan yields[1]



	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026
3M Euribor	2.01	2.04	2.05	2.24	2.52
Loan yield	4.93	4.87	4.83	4.86	5.04
Implied loan spread*	2.92	2.83	2.78	2.62	2.52
Time deposit cost	1.67	1.61	1.64	1.72	1.94
Total deposit cost	0.91	0.90	0.92	1.01	1.19
NIM[2]	2.1%	2.2%	2.2%	2.3%	2.3%

Deposit costs

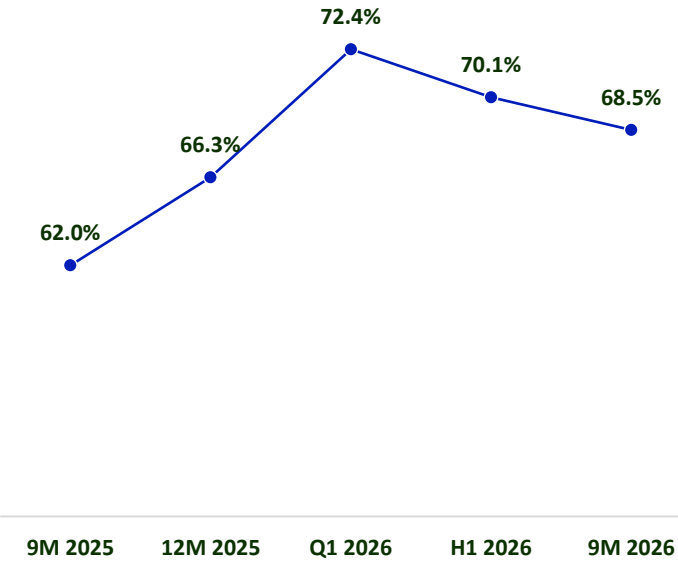


- **Q3 2026 NIM at 2.3%, up 28bps YoY**, benefiting from re-leveraging and mix improvements.
- Yield on performing exposures at 5.04%, affected by base rates.
- Deposit costs increased in line with forward curves, reaching 1.19% in Q3 2026.
- c.61% of time deposits will get repriced in the next 3 months and c. 85% in the next 6 months.

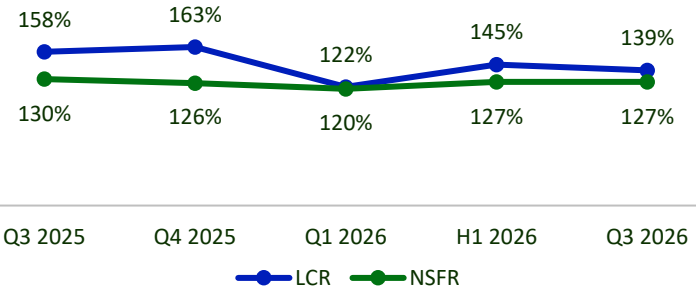
Notes:
1. *MIS data, loan yields including contribution of law 128/75 where applicable.*
2. *NIM adjusted for portfolio Galene calendarization (Q3–Q4 2025). *Implied spread refers to the simplistic calculated deduction of Euribor 3m average from the loan yield of each quarter. This is only indicative and does not reflect the exact loan spread of the portfolio given repricing profile that comes with a time lag as loans get repriced gradually.*

Resilient liquidity profile to support continued growth

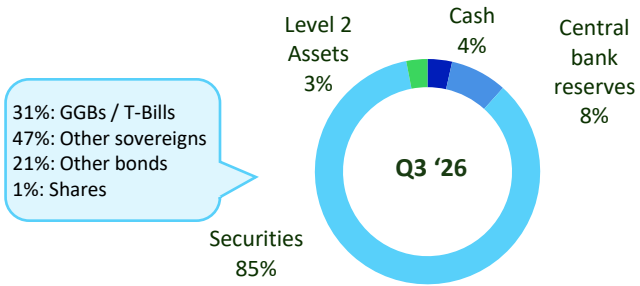
Net Loans[1] / Deposits



LCR & NSFR



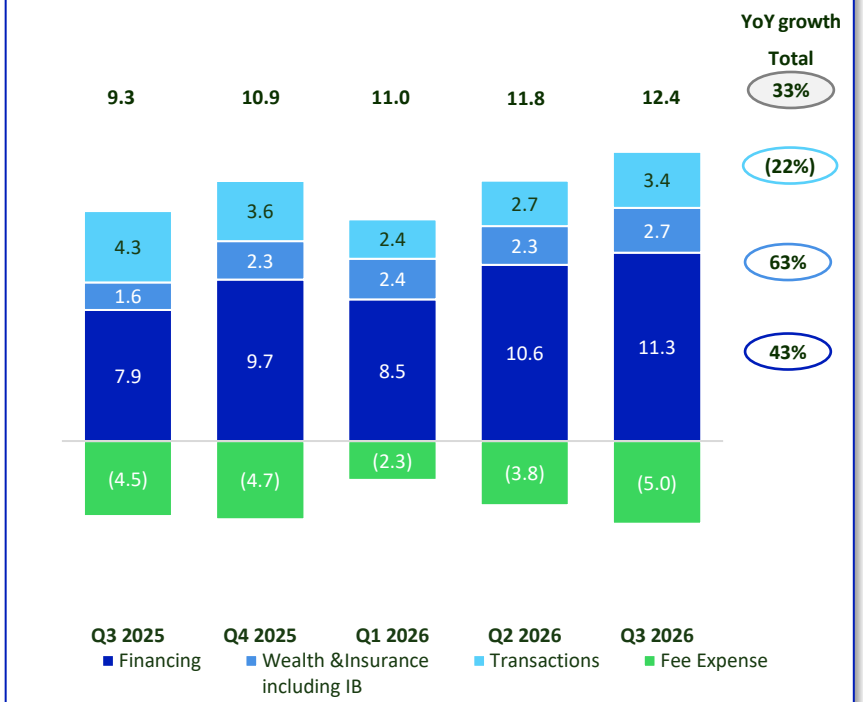
HQLA



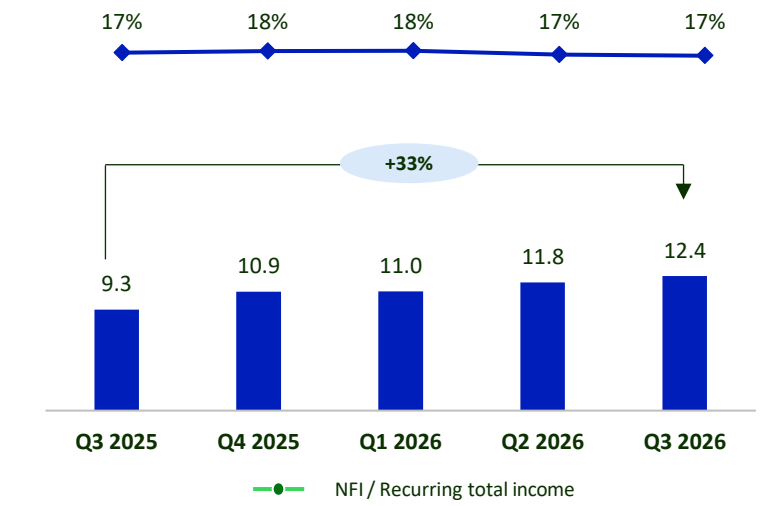
Notes:
1. *Excluding S/N of securitized portfolios.*

Continued growth in the fee income contribution

NFI evolution by category (€m)



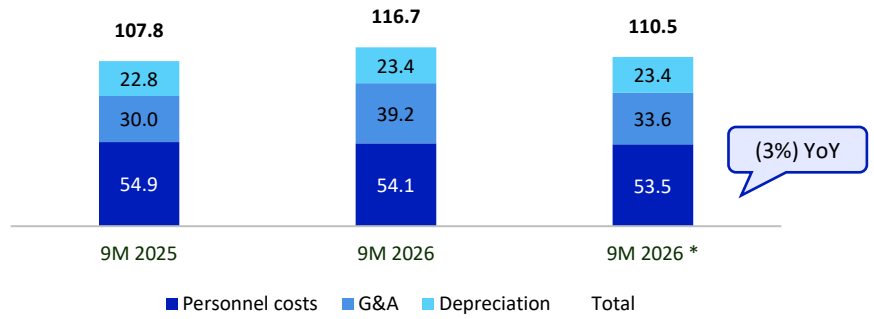
NFI evolution (€m)



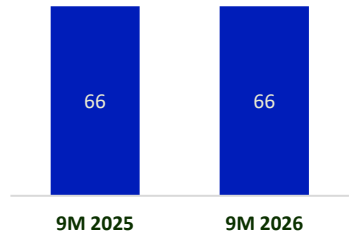
- Q3 2026 net fee income at €12.4m (+33% YoY), representing a share of 17% of total income
- Loan fees remain the major fee growth contributor
- Fee income to more than double by 2028 from the entrance into two new segments, resulting from the acquisitions of Pantelakis Securities and Evropi Holdings

Ongoing focus on cost rationalization

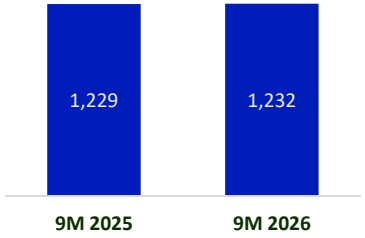
Breakdown of recurring operating expenses (€m)



Branches (#)



FTEs (#)



- Operating expenses excluding costs for the Maltese bank acquisition & incremental digitalization initiatives were up 2% YoY, despite the significant increase in business volumes and inflationary pressures.
- Personnel expenses were down 3% YoY, depreciation grew 2% while General & admin expenses increased 12% YoY, burdened primarily from all new projects.
- The cost-to-income ratio improved by 8.6pp, shaping at 57.2%, while excluding the Malta preparation expenses, the cost-to-income ratio drops further to 54.2%.
- Both headcount and branches remained flattish YoY at 1,232 and 66 respectively.

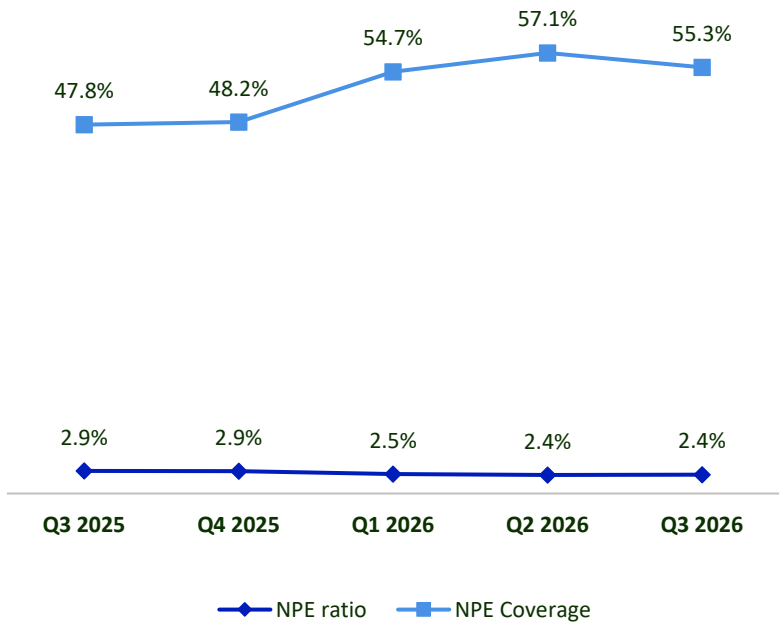
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Notes:
**Adjusted operating expenses for costs associated with the Malta acquisition prior to consolidation & incremental digitalization initiatives*

Solid asset quality with NPE ratio at new lows and coverage rising further

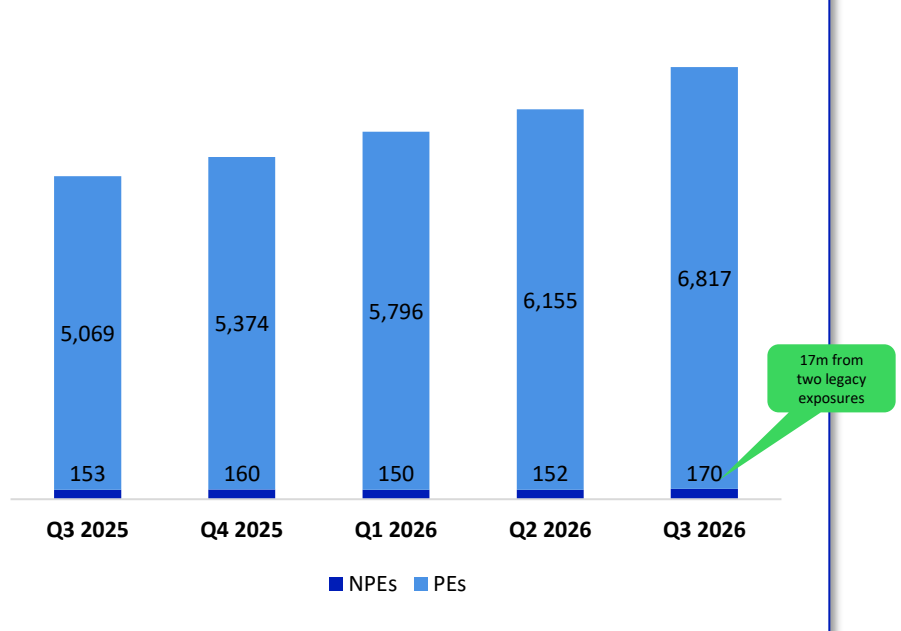
NPE ratio[1] and NPE coverage

NPE ratio stable at 2.4% - 50bps down YoY
NPE coverage ratio at 55.3%



Performing exposures (PEs) & NPEs (€m)

~€7b loans GBV[1] (o/w ~€6.8b PEs, +11% QoQ)
NPEs at €170m despite solid loan growth

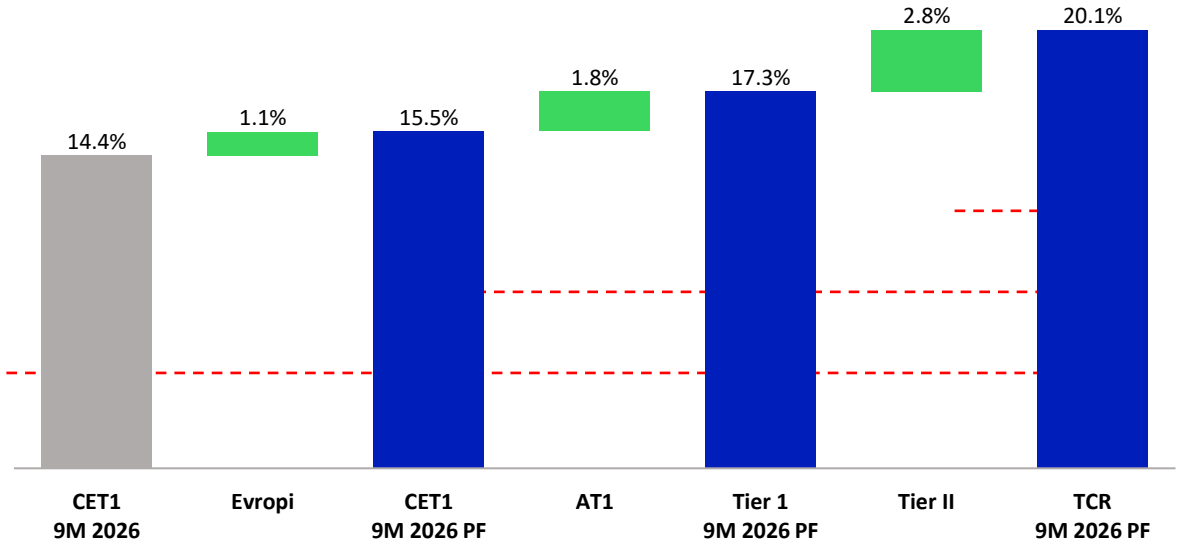


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Notes:
1. *Including S/N of securitized portfolios.*

Healthy capital position, no DTC, well above regulatory requirements

€5.4b RWAs[1]
€839m CET1 capital[1]
€100m Tier 1[1]
€153m Tier 2[1]



OCR thresholds

TCR: 13.80%

TIER 1: 11.05%

CET1: 8.99%

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Notes:
1. Pro-forma for acquisition of Evropi Holdings, including period profits

4. Transformation

CrediaBank

Transformation Overview

Enabling a modern, seamless customer experience and operational efficiency through Operational Excellence and Digital Transformation

	Operational Excellence	Digital Transformation
Key initiatives	✓ Operating model redesign & Service Catalogue ✓ Small automation quick wins ✓ Expanded product offering (New deposit, investment & loan products) ✓ Partnerships & M&A integration	✓ Customer relationship management ✓ Azure & Cloud Data foundations ✓ Digital lending preparation ✓ Omnichannel experience modernization
Expected value	✓ Better service through clear ownership ✓ Faster, paper-light processes ✓ Efficiency & Group synergies	✓ First deliverables of digitalization: CRM retail, OMNI retail in UAT ✓ Unified customer view ✓ Faster, automated service ✓ Modernised digital infrastructure

Branch transformation progress

26 branches in scope for rebranding:

- ✓ 10 branches completed to date
- ✓ 16 branches planned by year-end



Operational Excellence

During Q3 2026, significant achievements were realized driving greater efficiency, consistency and business value

Strategic projects – progress

Operational Integration for key Partnerships/Acquisitions

Ευρωπη Ασφαλιστικη

Regulatory approvals for the absorption of Evropi Holdings have been obtained, with the merger expected to be completed by the end of October 2026.

Πανταλακης Χρηματιστηριακη Α.Ε.Π.Ε.Υ.

Completed the acquisition of a 70% stake in Pantelakis Securities and its rebranding as CrediaPantelakis Securities.

Euronet

Modernizing payment services through the transfer of ATM and card processing to Euronet, with the asset transfer of merchants and POS terminals already underway.

New Products (Deposits/Investments/Loans)

CrediaBank Booster with BNP Paribas: Time deposit combined with the new BNP Paribas Flexi Obliselect Euro 2031 fund, driving stronger acquisition and balance growth

XL Marine Mortgage Loan: Consumer financing for yacht investments, secured by marine mortgage

Business Marine Mortgage Loan: Marine financing solution for professionals and businesses

Auto Athina 2026 (Green & Conventional): Car financing without retention of title

Operating Model Redesign & Customer Experience

76 activities across Branches, Call Center, and CrediaConnect mapped into a **new Service Catalogue**, aligning ownership & enabling better customer service

~75% faster time deposit documentation process through automation, with ~20% less paper usage

85% reduction in cheque processing time (from 20 to 3 minutes) through Core–DIAS automation, eliminating manual steps and reducing operational risk by approximately 90%.

~4k less pages printed per day across the Branch Network by digitizing the End-of-Day list

Digital transformation

9M: Digital model mover from a single program to focused project delivery, with CRM and lending automation in production

	Delivered in 9M 2026 (incl. October)	*Next milestones*
	CRM — sales, marketing and customer service Customer 360 & case management live for Retail/SB and CrediaConnect; RM portfolio dashboards; 8 personalized marketing journeys; new Customer Care & Contact Center platform live (Oct)	• Opportunity mgmt (Nov) • Contact Center–CRM integration (Dec)
	Omnichannel — new web & mobile banking experience New digital banking platform built on Azure cloud environments; MVP for individuals (accounts, transactions, payments) in a controlled internal pilot	• Go-live for individuals, web & app (Dec) • Corporate customers (Q1 2027) • Digital onboarding (Q1 2027)
	Workflow Factory — lending automation Consumer loan approval automated via scorecard; decision engine & scorecard integration for consumer loans and credit cards; redeveloped Instant Loan scorecard in implementation	• Automated consumer loan disbursement (Q4) • Digital Instant Loan (Q1 2027) • SB lending automation (2027)
	Data Platform — data & analytics Cloud data warehouse foundations (Microsoft Fabric) in place; dedicated KPI analysis and BI dashboards supporting data-driven commercial and management decisions	• KPI analytics & BI dashboards rollout
	Integration & Infrastructure — secure, cloud-ready foundations Azure environments live for digital banking, integration (IBM ACE) and data; Azure DevOps in place; new Cards, Notification and e-pay hubs delivered for testing	• Cloud migration design (Q4) • Phased cloud migration waves (2027)

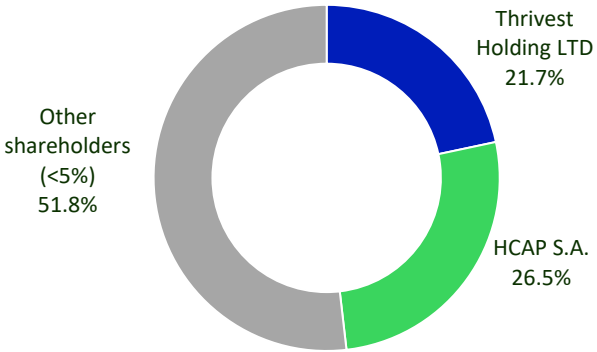
The delivery model has shifted towards dedicated digital projects, each with clearly defined scope, deliverables and governance, enabling more focused execution, tighter cost control and clearer tracking of business value.

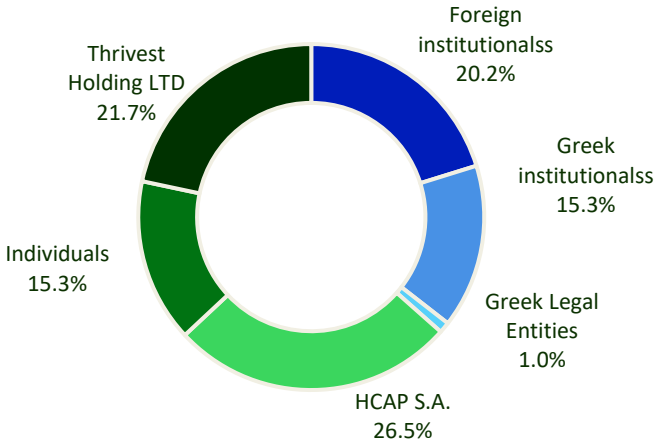
Annex

CrediaBank

CrediaBank's shareholder structure | Enhanced free float

Shareholder structure[1]

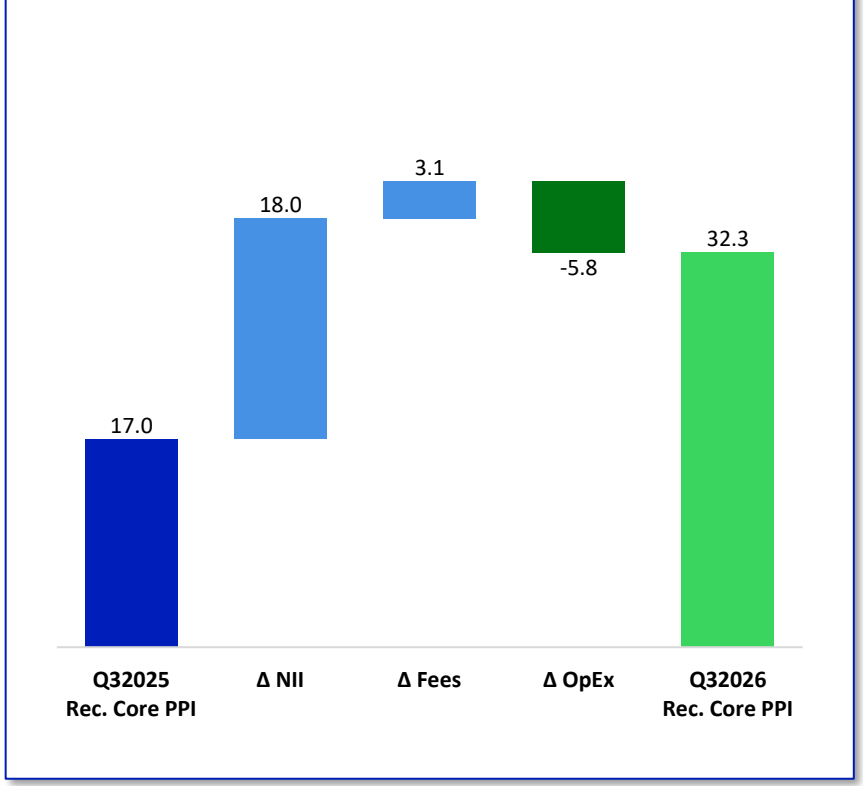




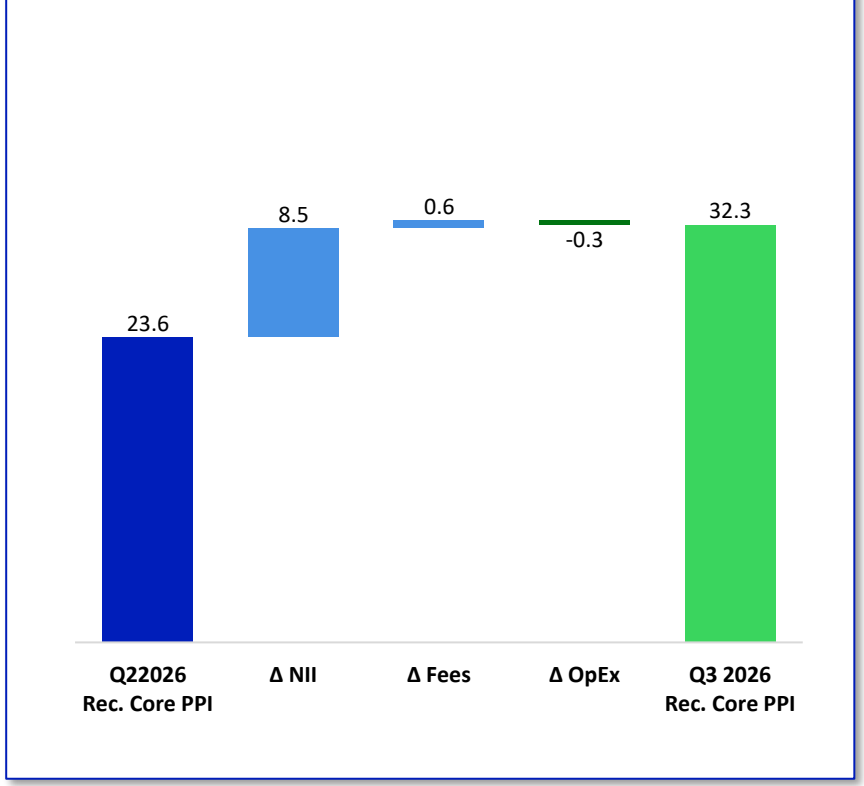
Notes:
1. *As of 2 November 2026, following the conclusion of the merger with Evropi Holdingd.*

Core PPI up by 90% YoY and by 37% QoQ

Recurring Core PPI bridge (€m)

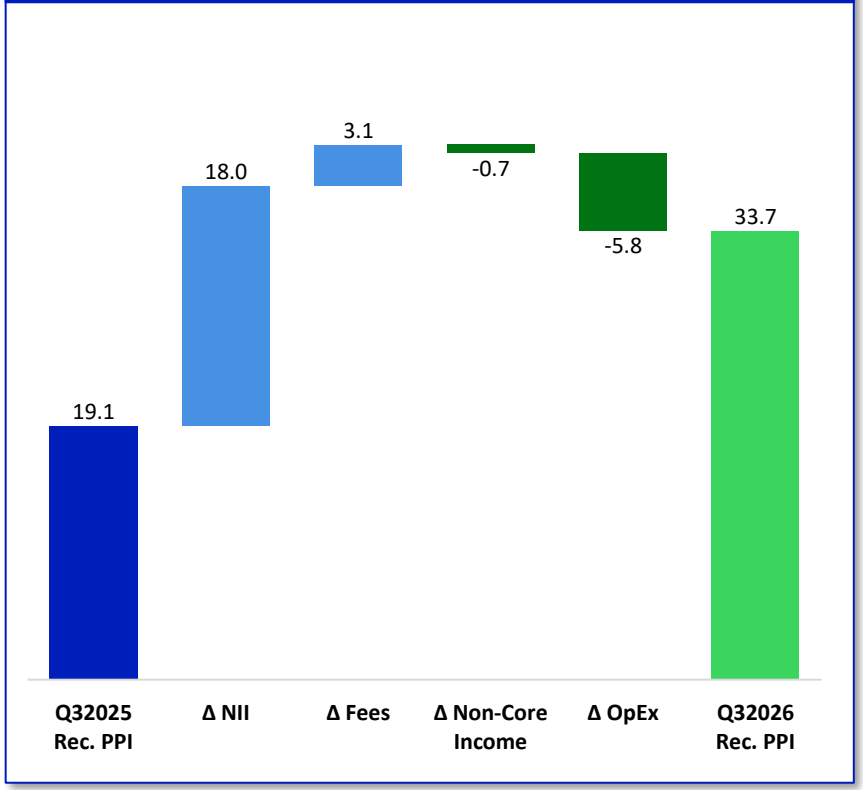


Recurring Core PPI bridge (€m)

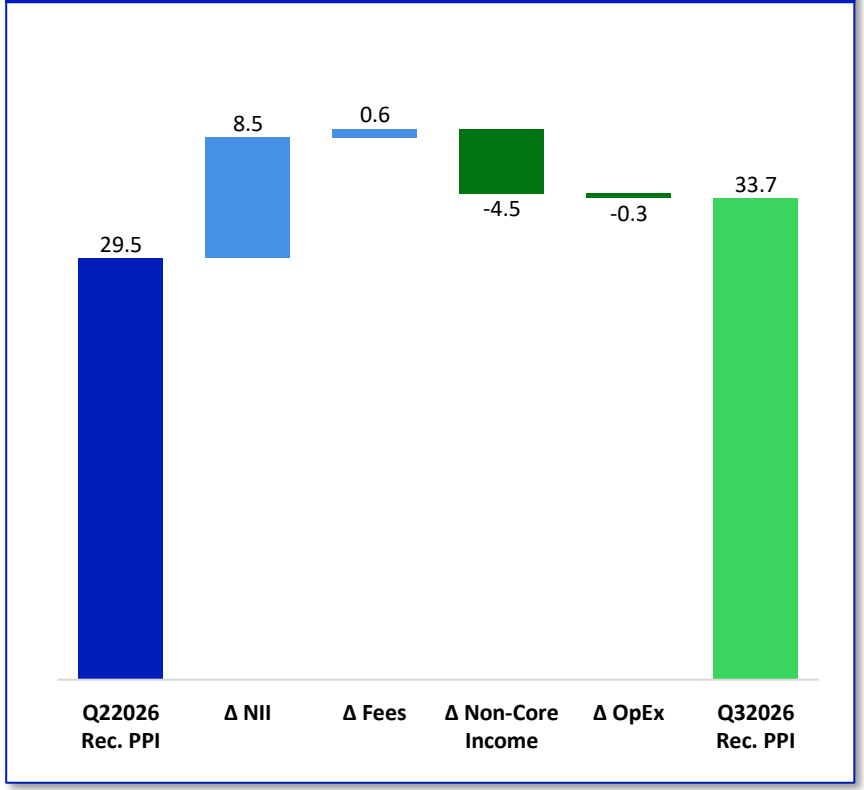


Recurring PPI up by 77% YoY and by 14% QoQ

Recurring PPI bridge (€m)



Recurring PPI bridge (€m)

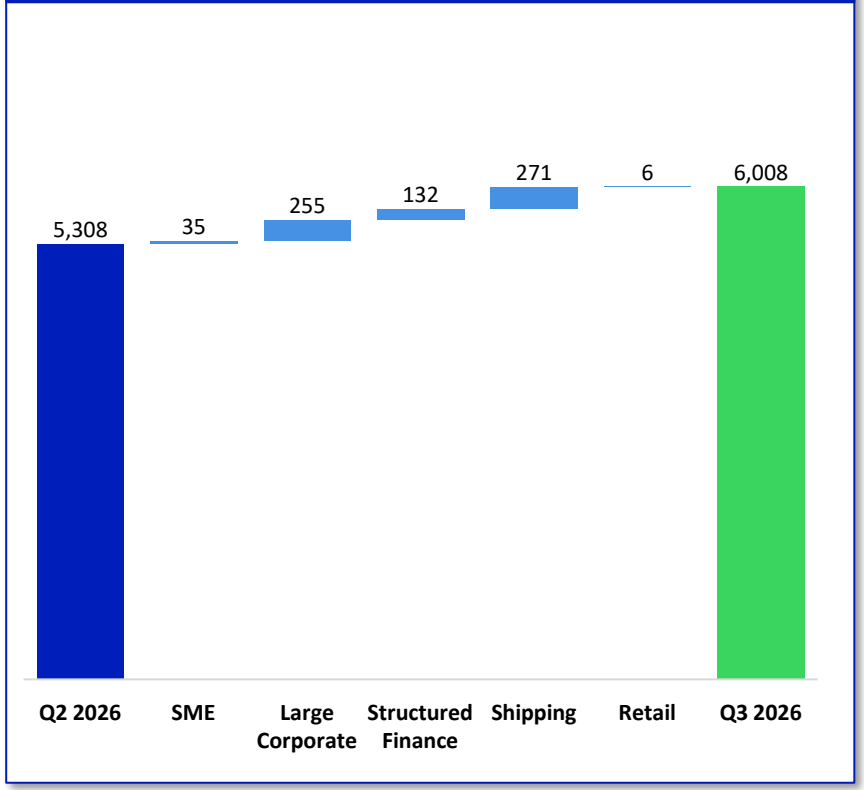


Gross loans increased by 13% QoQ and by 45% YoY

Loan book evolution[1] (€m)



Gross loans evolution by category[2] (€m)



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)	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026
New NPE flows (annualized)	**1.1%**	**1.0%**	**1.1%**	**1.0%**	**1.9%**
NPE | begin of period	**143**	**153**	**160**	**150**	**152**
Inflows	**16**	**15**	**16**	**15**	**28**
o/w Defaults	16	14	16	15	28
o/w Redefaults	0	0	0	0	0
Outflows	**(5)**	**(7)**	**(26)**	**(13)**	**(10)**
o/w Cures & repayments, liquidations	(4)	(7)	(26)	(13)	(10)
o/w write-offs	**(2)**	**0**	**0**	**0**	**0**
Net NPE flow	**11**	**7**	**(10)**	**2**	**18**
NPE | end of period	**153**	**160**	**150**	**152**	**170**

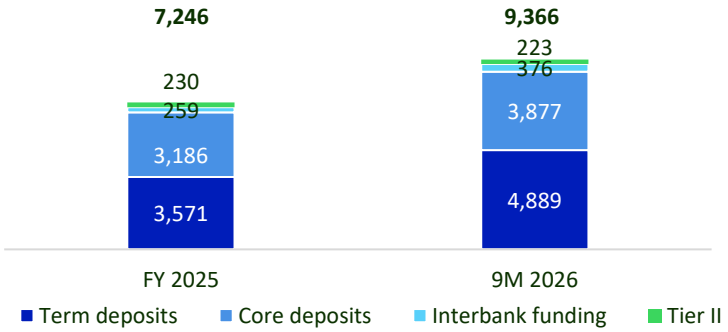
Quarterly NPE flows by type of loan

Period (€m)	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026
Inflows	**16**	**15**	**16**	**15**	**28**
Business	11	11	13	14	26
Mortgages	2	3	3	1	1
Consumer	3	1	1	1	1
Outflows	**(5)**	**(7)**	**(26)**	**(13)**	**(10)**
Business	(2)	(5)	(25)	(9)	(7)
Mortgages	(1)	(1)	(1)	(3)	(1)
Consumer	(3)	(1)	(1)	(1)	(1)

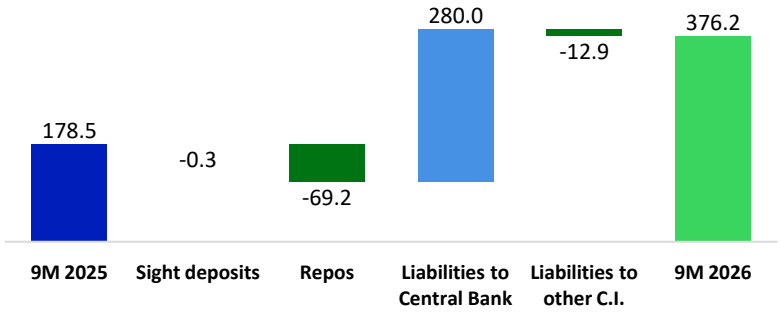
17m 2 legacy exposures

Total funding & deposits analysis

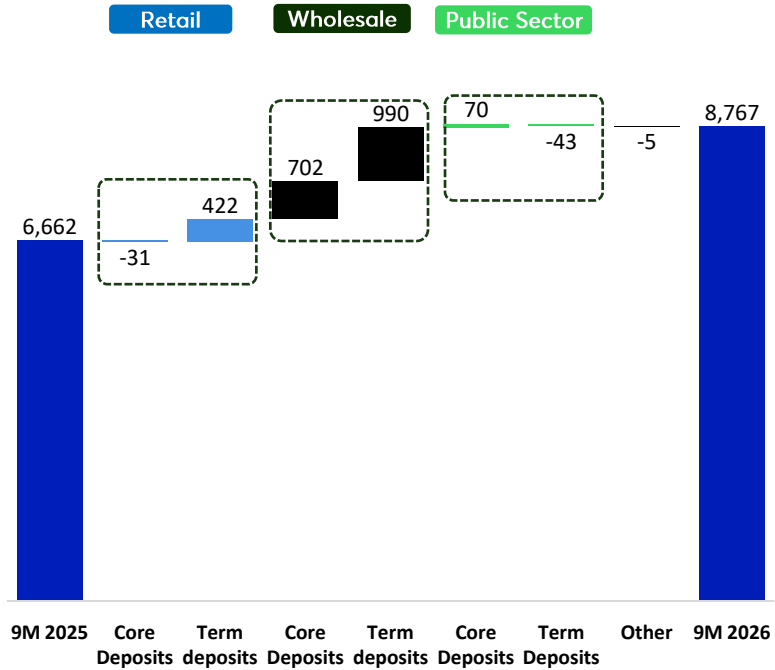
Total funding evolution (€m)



Due to financial institutions (€m)

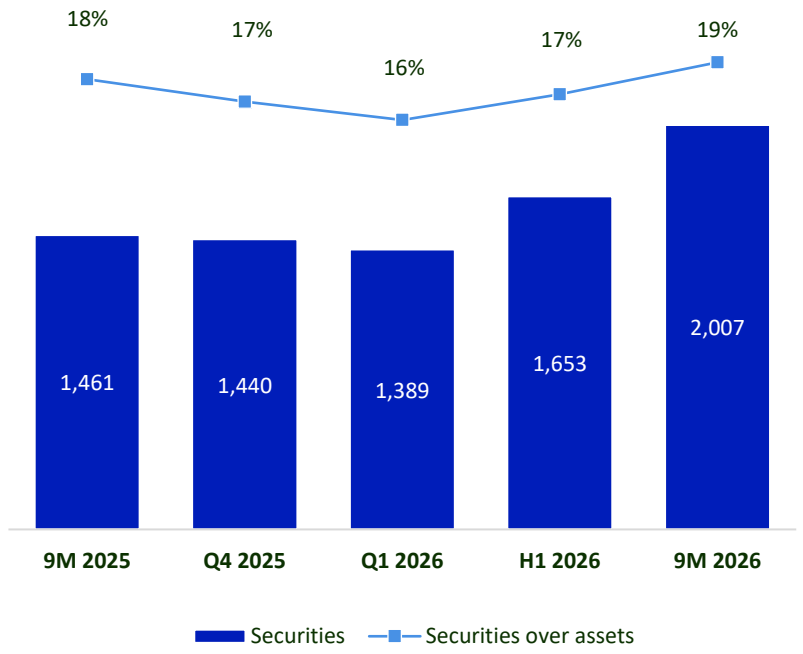


Due to customers (€m)

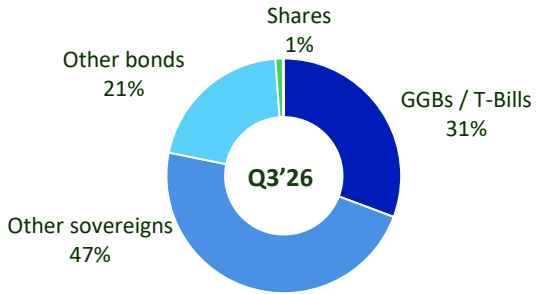


Excess liquidity placed in Greek and other European sovereigns

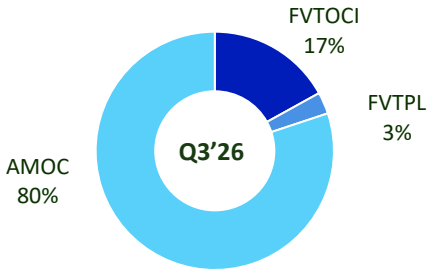
Total securities evolution (€m)



Breakdown per issuer



Breakdown per classification



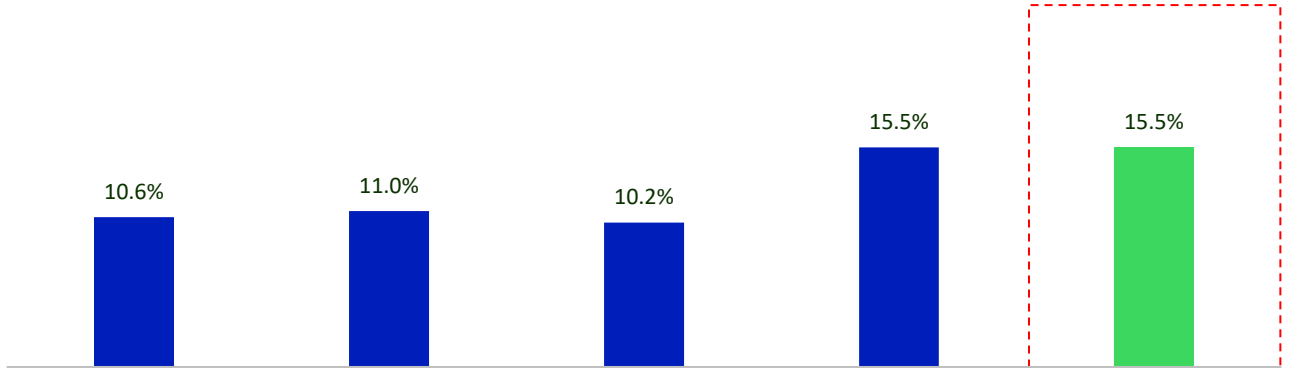
Business volumes

Amounts in €m	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026	YoY %	QoQ %
Total Gross Loans	**4,133**	**4,477**	**4,932**	**5,308**	**6,008**	**45%**	**13%**
Large & other	1,243	1,375	1,385	1,465	1,720	38%	17%
SME	1,169	1,175	1,254	1,422	1,457	25%	2%
Structured Finance	892	987	1,306	1,355	1,487	67%	10%
Shipping	257	273	317	369	640	149%	74%
Total Wholesale Loans	**3,561**	**3,810**	**4,262**	**4,610**	**5,304**	**49%**	**15%**
Mortgage	320	403	408	419	421	32%	0%
Consumer	56	59	55	59	59	6%	1%
SB	176	186	188	200	205	17%	2%
Credit Cards	20	19	19	20	19	-4%	-4%
Total Retail Loans	**572**	**666**	**670**	**698**	**704**	**23%**	**1%**
Group Deposits	**6,662**	**6,757**	**6,813**	**7,572**	**8,767**	**32%**	**16%**
Core deposits	3,141	3,186	3,228	3,513	3,877	23%	10%
Time Deposits	3,520	3,571	3,585	4,059	4,889	39%	20%

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Notes:
1. Loan figures exclude the S/N of the HAPS securitization. Differences in loan categories due to reclassifications following the systemic integration with xPCB.

CET1 ratio, including period profits and pro-forma for Evropi Holdings exceeds regulatory requirements by 648bps



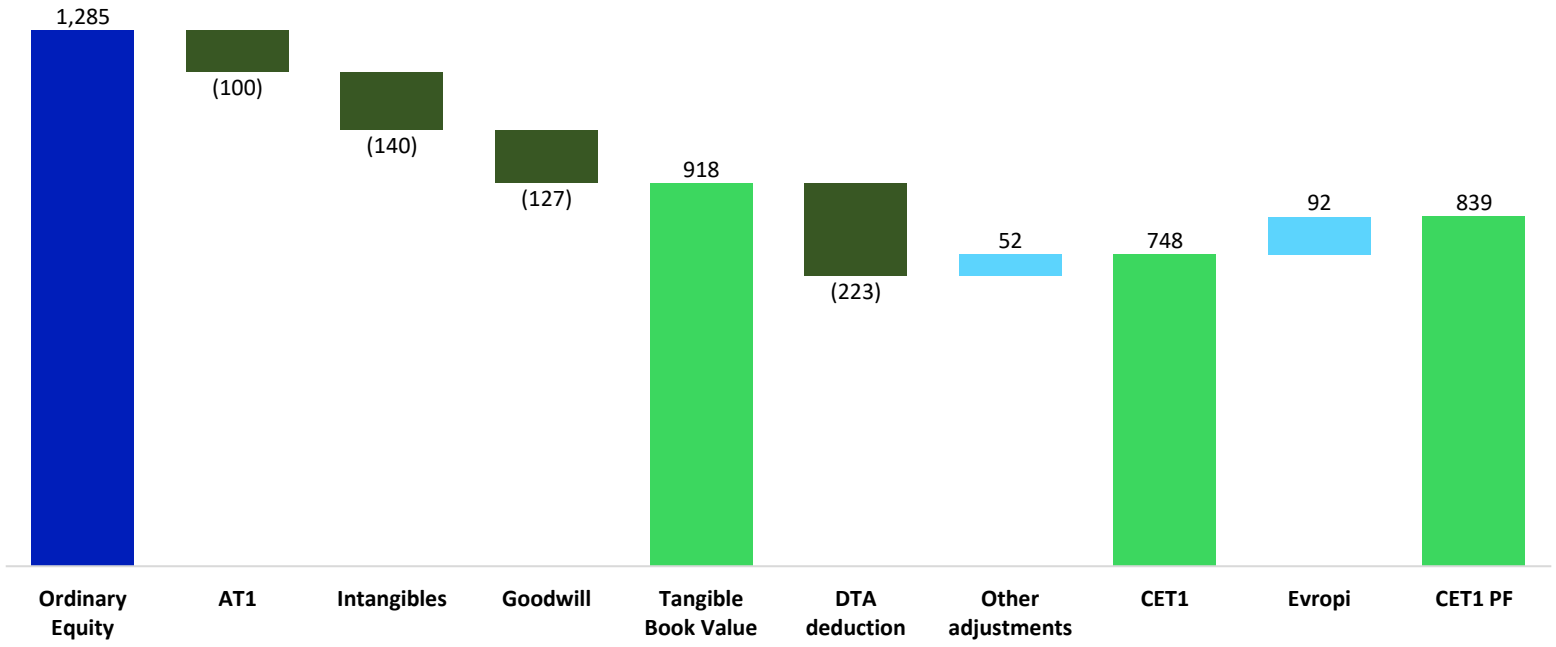
Amounts in €m	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026PF
CET1 capital	388	436	446	739	839
RWAs	3,671	3,964	4,374	4,765	5,422
CET1 %	10.6%	11.0%	10.2%	15.5%	15.5%
TBV	617	617	616	911	974

CrediaBank

Notes:
1. *Including period profits.*
2. *Pro-forma for Evropi merger*

Shareholders Equity to TBV and CET1 (9M 2026)

Amounts in €m

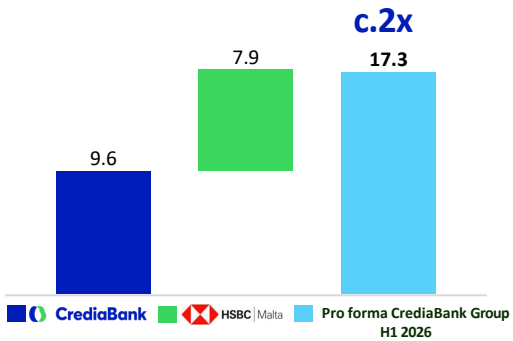


Malta consolidation impact as of H1 2026

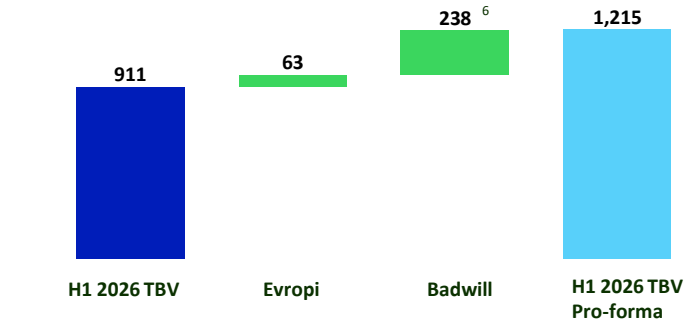
H1 2026 (€bn for BS figures, €m for P&L figures)

		CrediaBank	HSBC Malta[2]	Pro forma combined view
Balance Sheet	Net customer loans	5.2[3]	2.7	7.9
	Customer deposits	7.6	6.2	13.8
	Assets	9.6	7.9	17.3[5]
Recurring P&L[3]	Operating income	130	104	234
	Operating expenses	(77)	(59)	(135)
	Pre-provision income	54	38	92
	Profit before tax	40	52	92
KPIs & Ratios	NIM (on average assets) (%)	2.2%	2.1%	
	Cost-to-income ratio (%)	59%	56%	
	Net Loan-to-deposit ratio[2,3] (%)	69%	43%	
	NPE ratio (%)	2.4%	2.3%	
	NPE coverage ratio (%)	57%	43%	
	Employees[4] (FTE) (#)	1,223	923[7]	

Total assets[6](€bn), H1 2026



Pro forma TBV view



Source: *Company disclosures*

Notes:

1. *Subject to regulatory approvals and completion of the transaction*
2. *Metrics reflect 100% of HSBC Malta, as of H1 2026.*
3. *Excluding senior notes.*
4. *Excludes offshore employees.*
5. *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.*
6. *Badwill calculation as of H1 2026 results*
7. *As of 2025*

Group Balance Sheet

Balance sheet, in €m	9M 2025	12M 2025	Q1 2026	H1 2026	9M 2026
Assets					
Cash and balances with central bank	647	643	357	753	1,013
Due from other financial institutions	70	69	67	69	52
Financial assets	1,461	1,440	1,389	1,653	2,007
Derivative financial instruments - assets	0	0	0	1	0
Net loans and advances to customers	5,149	5,457	5,864	6,220	6,893
Investments in associates	3	4	5	5	3
Property, plant & equipment	86	86	85	80	79
Investment property	91	103	103	109	71
Intangible assets	259	262	265	267	266
Deferred tax assets	272	225	222	222	220
Assets held for sale	22	15	15	17	55
Other assets	112	176	176	176	166
Total assets	**8,172**	**8,480**	**8,549**	**9,572**	**10,825**
Liabilities					
Due to financial institutions	179	259	357	338	376
Due to customers	6,662	6,757	6,813	7,572	8,767
Debt securities issued	178	230	226	224	223
Defined benefit obligations	7	7	7	7	8
Other provisions	0	0	0	0	0
Other liabilities	170	248	164	152	167
Total liabilities	**7,196**	**7,501**	**7,567**	**8,294**	**9,540**
Equity					
Share capital (common shares)	81	81	81	100	100
Other debt securities	100	100	100	100	100
Share Premium	519	519	519	801	801
Retained earnings	9	12	17	9	22
Reserves	267	267	264	268	263
Total equity	**976**	**979**	**981**	**1,278**	**1,285**
Total liabilities & equity	**8,172**	**8,480**	**8,549**	**9,572**	**10,825**

Note:
1. Published FS as of 12.11.2026.

Group P&L

Profit & loss statement, in €m	9M 2025	FY 2025	Q1 2026	H1 2026	9M 2026
Interest income	190.3	260.8	69.7	146.7	240.4
Interest expense	-70.5	-93.4	-23.0	-48.5	-82.3
Net interest income	**119.9**	**167.4**	**46.8**	**98.2**	**158.1**
Income from fees and commissions	38.4	54.0	13.3	28.9	46.2
Fees and commissions expense	-12.1	-16.8	-2.3	-6.2	-11.1
Net fees & commission income	**26.3**	**37.2**	**11.0**	**22.7**	**35.1**
Profit / (loss) from financial transactions	3.5	4.6	0.6	0.7	1.0
Profit / (loss) from investment portfolio	2.6	3.2	1.3	1.6	1.6
Dividends	0.6	0.8	0.0	1.8	1.8
Other income / (expenses)	10.9	11.8	1.6	5.3	6.5
Total non-core income	**17.7**	**20.5**	**3.5**	**9.4**	**10.8**
Total recurring operating income	**163.8**	**225.1**	**61.2**	**130.3**	**204.0**
Non-recurring revenues	9.8	53.2	0.0	0.0	0.0
Total reported operating income	**173.6**	**278.3**	**61.2**	**130.3**	**204.0**
Personnel costs	-54.9	-71.9	-18.0	-36.3	-54.1
General & administrative expenses	-30.0	-43.6	-11.7	-25.1	-39.2
Depreciation	-22.8	-31.0	-7.4	-15.3	-23.4
Total recurring operating expenses	**-107.8**	**-146.5**	**-37.1**	**-76.7**	**-116.7**
Restructuring & project costs	-36.6	-46.3	-4.8	-12.6	-16.6
o/w Staff leaving expense & incentive	-34.1	-39.0	-3.9	-10.2	-13.6
o/w Other restructuring & project costs	-2.1	-6.9	-1.0	-2.4	-3.0
Total operating expenses	**-144.4**	**-192.8**	**-42.0**	**-89.4**	**-133.3**
Recurring PPI	**56.0**	**78.6**	**24.1**	**53.6**	**87.3**
PPI (reported)	**29.2**	**85.5**	**19.3**	**41.0**	**70.7**
Provisions for expected credit losses	-15.8	-21.7	-7.2	-13.4	-23.4
Provisions for other assets	0.0	0.0	0.0	0.0	-0.9
Results from investments in associates	0.5	0.9	-0.2	-0.1	-0.5
Loss on write-off of fixed assets	0.0	-0.7	0.0	0.0	0.0
Recurring Profit /(loss) before income tax	**40.8**	**57.8**	**16.7**	**40.1**	**63.5**
Profit / (loss) before income tax	**13.9**	**64.1**	**11.9**	**27.5**	**45.9**
Income Tax	-4.0	-48.9	-4.1	-4.5	-8.5
Recurring Profit / (loss) after income tax	**31.8**	**45.1**	**13.0**	**31.3**	**49.5**
Profit / (loss) after income tax	**9.9**	**15.2**	**7.8**	**23.0**	**37.4**

Notes:
1. As per published financial statements, all quarters adjusted for PPA reclassification to interest expense and depreciation.
Published FS as of 12.11.2026.

Group P&L

Profit & loss statement, in €m	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026
Interest income	64.7	70.4	69.7	77.0	93.7
Interest expense	-22.9	-22.9	-23.0	-25.5	-33.8
Net interest income	**41.8**	**47.5**	**46.8**	**51.4**	**59.9**
Income from fees and commissions	13.8	15.6	13.3	15.6	17.3
Fees and commissions expense	-4.5	-4.7	-2.3	-3.8	-5.0
Net fees & commission income	**9.3**	**10.9**	**11.0**	**11.8**	**12.4**
Profit / (loss) from financial transactions	0.1	1.1	0.6	0.1	0.2
Profit / (loss) from investment portfolio	0.5	0.5	1.3	0.4	-0.1
Dividends	0.3	0.2	0.0	1.8	0.0
Other income / (expenses)	1.2	1.0	1.6	3.7	1.2
Total non-core income	**2.1**	**2.8**	**3.5**	**5.9**	**1.4**
Total recurring operating income	**53.2**	**61.2**	**61.2**	**69.1**	**73.7**
Non-recurring revenues	0.0	43.4	0.0	0.0	0.0
Total reported operating income	**53.2**	**104.7**	**61.2**	**69.1**	**73.7**
Personnel costs	-17.0	-17.0	-18.0	-18.3	-17.8
General & administrative expenses	-9.3	-13.5	-11.7	-13.4	-14.1
Depreciation	-7.7	-8.2	-7.4	-7.9	-8.1
Total recurring operating expenses	**-34.1**	**-38.7**	**-37.1**	**-39.6**	**-39.9**
Restructuring & project costs	-7.7	-9.7	-4.8	-7.8	-4.0
o/w Staff leaving expense & incentive	*-7.4*	*-4.9*	*-3.9*	*-6.3*	*-3.4*
o/w Other restructuring & project costs	*-0.3*	*-4.8*	*-1.0*	*-1.5*	*-0.6*
Total operating expenses	**-41.8**	**-48.4**	**-42.0**	**-47.4**	**-43.9**
Recurring PPI	**19.1**	**22.5**	**24.1**	**29.5**	**33.7**
PPI (reported)	**11.4**	**56.3**	**19.3**	**21.7**	**29.7**
Provisions for expected credit losses	-6.4	-5.9	-7.2	-6.2	-9.9
Provisions for other assets	0.0	0.0	0.0	0.0	-0.9
Results from investments in associates	0.4	0.4	-0.2	0.1	-0.4
Loss on write-off of fixed assets	0.0	-0.7	0.0	0.0	0.0
Recurring Profit /(loss) before income tax	**13.1**	**17.1**	**16.7**	**23.4**	**23.3**
Profit / (loss) before income tax	**5.4**	**50.2**	**11.9**	**15.6**	**18.4**
Income Tax	-0.5	-44.9	-4.1	-0.4	-4.0
Recurring Profit / (loss) after income tax	**10.2**	**13.3**	**13.0**	**18.2**	**18.2**
Profit / (loss) after income tax	**5.0**	**4.6**	**7.8**	**15.2**	**14.4**

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Notes:
1. As per published financial statements, all quarters adjusted for PPA reclassification to interest expense and depreciation.
Published FS as of 12.11.2026.

Glossary of Terms (1/3)

Terms	Definitions
AMOC	Fair value of assets at amortized cost
AT1	Additional Tier 1 capital instruments
AuM	Assets under management
CAGR	Compound Annual Growth Rate
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	Total recurring operating 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
GDP	Gross domestic product
HAPS	Hellenic Asset Protection Scheme
HQLA	High Quality Liquid Assets
LC	Large Corporate

Glossary of Terms (2/3)

Terms	Definitions
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)	Net loans divided by customer deposits
LTV	Loan-to-Value
Net commission income (NFI)	Commission income less commission expense
Net interest margin (NIM)	Net interest income over average assets of the relevant period
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 including senior notes of the HAPS transactions
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
NPL	Non-performing loans
NPE coverage	Loan loss reserves divided by non-performing exposures for the period
NPE Ratio	Non-performing exposures divided by gross customer loans for the period including senior notes of the HAPS transactions
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

Glossary of Terms (3/3)

Terms	Definitions
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	Recurring 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
RRF	Recovery and Resilience Facility
SME	Small and medium-sized enterprise
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 Immobiliarios, 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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Contact information

Valerie Skoubas | Chief Financial Officer
+30 210 3667058
Skoubas.Valerie@crediabank.com

Konstantinos Manolopoulos | Deputy CFO & Head of IR
+30 210 3667060
Manolopoulos.Konstantinos@crediabank.com

IR Division
+30 210 3669132
InvestorRelations@crediabank.com

Evangelos Kanelis | Chief of Strategy
+30 210 3666820
Kanelis.Evangelos@crediabank.com

Website
www.crediabank.com

Reuters
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