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**ANNOUNCEMENT ON THE
COMPLETION OF THE COMBINED OFFERING OF
“CREDIABANK S.A.”**

Chalandri, 01.04.2026

“CREDIABANK S.A.” (the “**Company**”) announces the successful completion of the Combined Offering (as defined below) of 375,000,000 new, common, registered, dematerialized, voting shares, with a nominal value of €0.05 each, issued by the Company (the “**New Shares**”) through (i) a public offering in Greece to Retail Investors and Qualified Investors, in accordance with Article 1.4.db) of the Prospectus Regulation) (the “**Greek Public Offering**”), and (ii) a private placement outside Greece that does not constitute a public offering and, in any event, subject to applicable exemptions from the applicable prospectus requirements (the “**International Offering**” and, together with the Greek Public Offering, the “**Combined Offering**”), at an offering price of €0.80 per New Share.

The Combined Offering attracted broad participation from domestic and international investors.

The total valid demand expressed by investors participating in the Combined Offering amounted to 1,419,357,928 shares, corresponding to an amount of €1,135,486,342.40, oversubscribing the 375,000,000 New Shares offered by approximately 3.8 times.

The total number of New Shares, namely 375,000,000 New Shares, will be issued of which (i) 20%, corresponding to 75,000,000 New Shares is allocated to investors in the Greek Public Offering, and (ii) 80%, corresponding to 300,000,000 New Shares, is allocated to investors in the International Offering.

Detailed information regarding the allocation to the various categories of investors will be announced within the timeframe provided for in the applicable provisions. The Company will inform the investing public on the delivery of the New Shares to the beneficiaries and the commencement of trading thereof in a subsequent announcement.

Mrs. Eleni Vrettou, Chief Executive Officer of the Company, commented:

“The unprecedented success of CrediaBank’s share capital increase marks a milestone in the Bank’s growth trajectory and represents a strong vote of confidence in both the Bank’s prospects and the economies of the two fastest-growing markets in Europe, Greece and Malta. The significant oversubscription of the order book by approximately 3.8 times, from both top quality international investors as well as retail and institutional investors in Greece, is the strongest recognition of our efforts over the past three years, while also placing on us an even greater responsibility to continue, with consistency, dedication, and determination, to create long-term value for all our shareholders.

The substantial strengthening of our capital position through this transaction enables us to accelerate our growth by continuing to support the real economy, capitalize on strategic opportunities through partnerships and acquisitions from a position of strength, while enhancing the free float and liquidity of our shares, thereby establishing a banking organization with an international orientation and continuously growing prospects.

I would like to extend my sincere thanks to all the people of CrediaBank, our shareholders—both existing and new—as well as our partners, for their support to our vision. We are committed to honoring their trust with dedication and perseverance, with a single goal: to become the best bank for everyone.”

Morgan Stanley and UBS Investment Bank are acting as Global Coordinators and Managers, together with Pantelakis Securities S.A., Euroxx Securities S.A., Optima Bank S.A., Ambrosia Capital Hellas S.A., and Rizzo Farrugia & Co Ltd (Brokerage Firm) as Co-Managers of the Bookbuilding in the International Offering. Euroxx Securities S.A., Pantelakis Securities S.A., Optima Bank S.A., and Ambrosia Capital Hellas Single Member Investment Services S.A. act as Placement Coordinators in the Greek Public Offering.

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In addition, the Company has not authorized any offer to the public of securities in the United Kingdom and no action has been undertaken or will be undertaken to make an offer to the public of securities that could require publication of a prospectus in the United Kingdom. Accordingly, this communication is only being distributed in the United Kingdom to persons who are qualified investors within the meaning of Paragraph 15, Part 1, Schedule 1 of the Public Offers and Admissions to Trading Regulations 2024/105 (the “POAT Regulations”) who are persons (i) falling within the definition of “investment professionals” in Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005, as amended (the “Order”), (ii) who are high net worth companies as described in Article 49(2)(a) to (d) of the Order, or (iii) to whom such investment or investment activity may otherwise lawfully be communicated (all such persons together being referred to as “Relevant Persons”). Any investment or investment activity to which this communication relates will, in the United Kingdom, only be available to, and will only be engaged in with, Relevant Persons. Any person in the United Kingdom who is not a Relevant Person must not act or rely on this announcement or any of its contents.

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