

ANNOUNCEMENT OF 23.10.2026

Resolutions of the Extraordinary General Meeting of the Shareholders of CrediaBank S.A.

CrediaBank S.A. (hereinafter the “**Bank**”) announces that on Friday, 23rd of October 2026, at 2:00 p.m., the Extraordinary General Meeting of the Shareholders, holders of common shares of the Bank, was held with physical presence at the Bank’s administration building at 109-111 Mesogeion Avenue, Athens, as well as with the participation of the shareholders remotely in real time via teleconference, under the terms of Article 125 of Law 4548/2018, using audiovisual electronic means, in which shareholders participated in person or by proxy, representing 1,603,980,230 common, registered shares with voting rights out of a total of 1,995,632,829 common shares, i.e. a percentage of 80.37% of the total paid-up common share capital of the Bank, achieving the quorum required by law.

The General Meeting took the following resolutions on the items of the agenda:

1. Approved unanimously

(a) the Merger of the Bank with “Evropi Holdings S.A.” (hereinafter “Evropi”), by way of absorption of the latter by the former, pursuant to the applicable provisions of L. 2515/1997, 4601/2019 and 4548/2018 as in force;

(b) the Draft Merger Agreement dated 16.09.2026, as approved by the Boards of Directors of the merging companies and published with the G.E.MI., together with its annexes, in its entirety and without amendment of its substantive content; and

(c) the report of the Board of Directors of the Bank pursuant to article 9 of L. 4601/2019, the report of the statutory auditor for the review of the draft merger agreement and the provision of an opinion on the fairness and reasonableness of the proposed share exchange ratio pursuant to the applicable provisions of L.2515/1997 and 4601/2019 as in force, on behalf of the Bank, and the report of the statutory auditor for the determination of the book value of the Bank’s assets, based on the transformation balance sheet of 30.06.2026.

It is noted that the up to now required licenses and approvals of the competent authorities have been obtained in accordance with applicable legislation.

2. Approved unanimously and ratified, to the extent required, all acts, actions and declarations of the Bank’s Board of Directors to date, as well as of its legal representatives, attorneys and specially authorised persons, which were carried out exclusively in the context of the preparation and implementation of the Merger and are consistent with the Draft Merger Agreement and the resolutions of the Bank’s competent corporate bodies, it being clarified that the aforesaid approval and ratification is limited exclusively to the acts, actions and declarations carried out for the purposes of the preparation and implementation of the Merger and only to the extent required for the corporate confirmation and continuation of the relevant procedure, does not extend to acts or actions unrelated to the Merger, and does not constitute a separate approval of overall management or a discharge from liability under the provisions of Law 4548/2018.

3. Approved unanimously

(a) the increase of the Bank’s share capital as a result of the merger with Evropi by the amount of €38,162,283.38, due to the contribution of Evropi’s share capital to the Bank with a simultaneous reduction of the Bank’s share capital by the amount of €5,470,523.09, for the purposes of rounding the nominal value per share, which was transferred to the “Special Reserve Account of Article 31 par. 2 of Law 4548/2018”, so

that the Bank's share capital upon completion of the Merger amounts to €132,473,401.74, divided into 2,207,890,029 common registered shares of a nominal value of €0.06 each; and

(b) the amendment of article 5 of the Bank's Articles of Association concerning the share capital as a result of the above changes, by the addition of final paragraphs to that article.

4. Approved unanimously the granting of authorization to Ms. Eleni Vrettou, CEO, Ms. Vasiliki (Valerie) Skouba, CFO, and Mr. Evangelos Kanelis, CSO, so that, each acting individually or jointly, sign before a notary public, in the name and on behalf of the Bank, the notarial merger deed for the merger of Evropi with the Bank by absorption of the former by the latter, in accordance with the Draft Merger Agreement and the terms of the Merger approved by this General Meeting, as well as any related, supplementary or corrective notarial deed required exclusively for the completion and consummation of the Merger, as well as any other document, application, declaration, notification, certificate, solemn declaration, form, minutes or excerpt that may be deemed necessary for the completion of the Merger before the G.E.MI., the Ministry of Development, the Bank of Greece, the European Central Bank, the Hellenic Capital Market Commission, Euronext Athens, ATHEXCSD, the Competition Commission, the tax authorities and any other competent authority or body, in Greece or abroad. Furthermore, the Board of Directors is authorized (i) to take, further to the amendment of Article 5 of the Articles of Association, all the actions required for the observance of the publication formalities provided for by law, (ii) to regulate, in consultation with the competent authorities, the procedural matters and the technical details relating to the delisting of the shares of Evropi from Euronext Athens and the issuance and admission to Euronext Athens of the new shares that shall result from the Merger, as well as for the crediting of these new shares to the beneficiary shareholders of Evropi, and (iii) to proceed with the immediate disposal, through Euronext Athens, of the shares formed by the aggregation of fractional balances that may arise from the Merger, for the formation of whole numbers of shares, and to pay to the beneficiaries the proceeds of the disposal.

5. It was announced, in accordance with Article 82 par. 1 of Law 4548/2018, that the Board of Directors, at its meeting of 29.07.2026, unanimously approved the election of Ms. Antigoni Lympelopoulou as a new member of the Board of Directors and her appointment as a Non-Executive Member of the Board of Directors, in replacement of the non-executive member Mr. N. Bakos who resigned on 09.10.2025, and in order for the Bank to comply with the obligation arising from Article 3A of Law 4706/2020 regarding the balanced representation of the genders on the Board of Directors, having ascertained that the suitability criteria arising from the Suitability Assessment Policy and Procedure of the Board of Directors and of the Heads of Critical Functions of the Bank are met, further to a relevant ascertainment by the Corporate Governance, Nomination, Human Resources & Remuneration Committee.

6. There were no other matters – announcements.

VOTING RESULTS ON THE ITEMS OF THE EXTRAORDINARY GENERAL MEETING OF THE SHAREHOLDERS OF CrediaBank S.A. OF 23.10.2026									
	ITEM	PARTICIPATION		FOR		AGAINST		ABSTAIN	
		NUMBER OF SHARES FOR WHICH VALID VOTES WERE CAST	PERCENTAGE OF THE SHARE CAPITAL	SHARES-VOTES	PERCENTAGE OF THE VALID VOTES	SHARES-VOTES	PERCENTAGE OF THE VALID VOTES	SHARES-VOTES	PERCENTAGE OF THE VALID VOTES
1	Approval of the merger of “CrediaBank Banking Société Anonyme” with “Evropi Holdings S.A.”, by absorption of the latter by the former. Approval of the Draft Merger Agreement and of the relevant reports.	1,603,980,230	80.37%	1,603,980,230	100%	-	-	-	-
2	Approval and ratification, to the extent required, of all acts, actions and declarations to date of the Board of Directors of the Bank, of its representatives, attorneys and authorized persons, which were carried out exclusively in the context of the preparation and implementation of the Merger.	1,603,980,230	80.37%	1,603,980,230	100%	-	-	-	-
3	Increase of the share capital of the Bank as a result of the merger, with a simultaneous reduction thereof by the amount of €5,470,523.09 for the purpose of rounding the nominal value of the share. Amendment of Article 5 of the Bank’s Articles of Association.	1,603,980,230	80.37%	1,603,980,230	100%	-	-	-	-
4	Appointment of representatives of the Bank for the signing of the final notarial deed of the Merger and the granting of relevant authorizations.	1,603,980,230	80.37%	1,603,980,230	100%	-	-	-	-
5	Announcement of the election of a Board member in replacement of a resigned member in accordance with Article 82 par. 1 of Law 4548/2018.	The item is not put to a vote							
6	Other Matters – Announcements.	The item is not put to a vote							