PRESS RELEASE

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CrediaBank: Nine-Month 2026 Financial Results

Best nine-month performance in the Bank's history

€87.3 million in recurring operating profit and over €1.5 billion in net credit expansion

CrediaBank delivered the best nine-month performance in its history, achieving new record highs in loan disbursements, credit expansion and recurring profitability. These results were accompanied by improved operating efficiency, deposit growth and the maintenance of high asset quality.

The Bank exceeded its full-year net credit expansion target within the first nine months of 2026, while continuing to implement its business plan through significant initiatives that broaden the Group's activities and revenue streams.

Key highlights of the nine-month 2026 results:

- **New record high in loan disbursements, reaching €3.5 billion,** up 44% year-on-year. In Q3 alone, disbursements amounted to €1.46 billion, representing a 78% year-on-year increase.
- **Recurring pre-provision profit of €87.3 million,** up 56% year-on-year, reaching a new record high.
- **Recurring net profit of €49.5 million, up 56%,** while reported net profit reached €37.4 million, increasing by 278% year-on-year.
- **Net interest income of €158.1 million**, up 32% year-on-year, and net fee and commission income of €35.1 million, increasing by 34% year-on-year.
- Further improvement in operating efficiency, with **the cost-to-recurring-income ratio declining to 57.2%, from 65.8%** in the corresponding period last year, despite inflationary pressures and increased transformation costs.
- **Group deposits reached nearly €8.8 billion,** increasing by 16% compared with the previous quarter, almost twice the growth rate recorded by the rest of the banking sector (9%).
- **Non-performing exposures (NPE) ratio of 2.4%,** despite strong loan growth.
- **Strong capital adequacy, with the CET1 ratio at 15.5% and the Total Capital Ratio at 20.1%,** on a pro forma basis taking into account the Europa Holdings transaction.

Commenting on the announcement of the nine-month 2026 financial results, **CrediaBank CEO Eleni Vrettou** stated: *"for the full year 2026, with net credit expansion surpassing €1.5 billion and recurring net profit increasing by 56%. At the same time, we are progressing with our strategic initiatives within the timelines we have announced. The completion of the merger with Europa Holdings, the acquisition of Pantelakis Securities and the upcoming acquisition of HSBC Malta significantly expand the Group's capabilities. Our goal is to capitalise on the investments and synergies being created, offering more services to our customers, continuously increasing our market share across every service and ultimately improving efficiency and profitability for our shareholders every quarter. We continue to execute a clear plan, while maintaining the personal customer relationships and flexibility that distinguish CrediaBank."*

Alongside its financial performance, CrediaBank pursued significant initiatives that strengthen its capital base, broaden its activities and create new opportunities for its customers:

- **Completion of the merger by absorption with Europa Holdings**, strengthening the Group's presence in the insurance sector, diversifying its revenue streams and creating new opportunities to combine banking and insurance services. The transaction also further strengthens the Group's capital structure.
- **Acquisition of a 70% stake in Pantelakis Securities**, reinforcing CrediaBank's presence in capital markets and investment services.
- Growing international recognition and confidence from international partners. **CrediaBank received its first credit rating from Fitch Ratings**, which assigned the Bank a long-term credit rating of BB with a Positive Outlook and a long-term deposit rating of BB+, just one notch below investment grade.
- **The first direct transfer of a portfolio of reperforming mortgage loans to a bank in Greece,** originating from existing securitisations under the "Hercules" programme. The transaction marks the return of more than 800 borrowers to the banking system as CrediaBank customers.
- **Preparations for the completion of the HSBC Malta acquisition,** representing the Group's next major milestone, subject to the necessary regulatory approvals. HSBC Malta recorded adjusted profit before tax of €80 million in the first nine months of 2026, maintaining strong liquidity and capital adequacy. **Upon completion of the transaction, CrediaBank's total assets are expected to exceed €18 billion**, significantly expanding the Group's scale and geographical presence.

The detailed financial report and the presentation of the nine-month 2026 financial results are available on crediabank.com.

About CrediaBank

CrediaBank Group is a modern financial services group offering a comprehensive range of services spanning banking, factoring, leasing, insurance brokerage, investment services and capital markets. At its core is CrediaBank, Greece's fifth-largest bank by total assets, formed through the merger of Attica Bank and Pancreta Bank. With a nationwide network of 65 branches and five business centres, CrediaBank serves approximately 350,000 individual and business customers, offering a broad portfolio of deposit, investment and insurance products, mutual funds and financing solutions. Customer service is central to CrediaBank's approach. It is the only bank in Greece to welcome customers both by appointment and on a walk-in basis, with teller services available throughout branch opening hours and extended service hours through CrediaConnect. CrediaBank is a credit institution supervised by the Bank of Greece and operates in accordance with the European and national regulatory framework governing credit institutions.

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