


Annual Report

2025



The Annual Report includes financial data and information as of 12/31/2025, unless otherwise stated. The Annual Report is available in electronic form on the Bank's website, Annual Reports - CrediaBank. The Annual Financial Statement for 2025 is available on the Bank's website at the following electronic address Financial Results - CrediaBank

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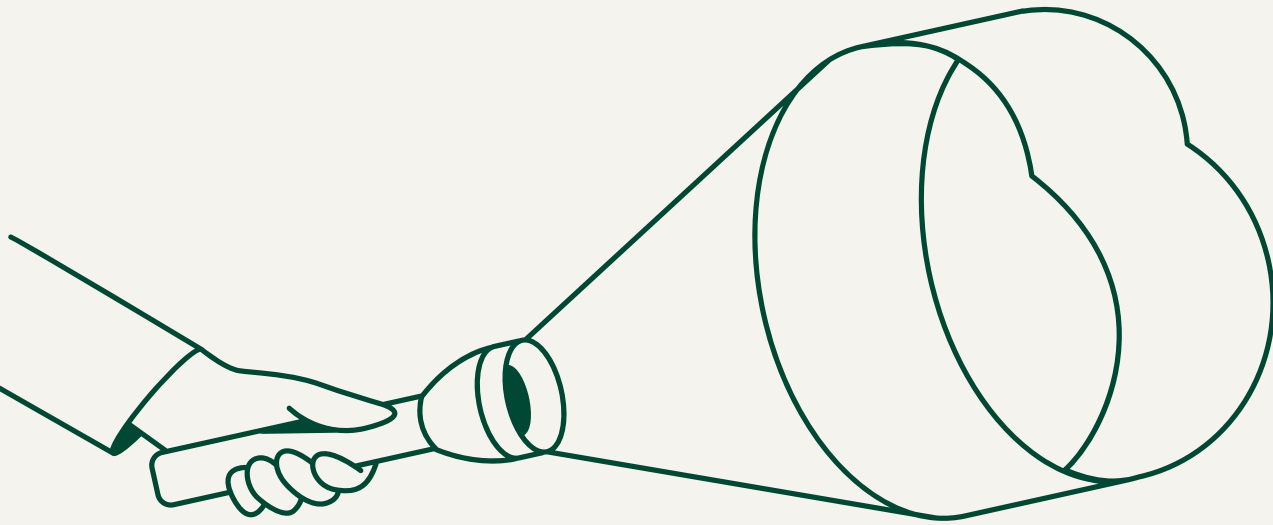
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01

2025 at a glance







January

Successful completion of the securitization transactions of non-performing exposures portfolios "Domus" and "Rhodium", with a total book value of approximately €3.6 billion.

February

Change of the Bank's registered office from the Municipality of Athens to the Municipality of Chalandri, and relocation of its central offices from 3-5 Paleon Patron Germanou St., Municipality of Athens, P.C. 10561 to 260-262 Kifisias Ave., Municipality of Chalandri, P.C. 15231.



June

Successful completion of the issuance of Additional Tier 1 capital instruments ("AT1 Bond"), totaling €100,000,000, and subordinated bonds ("Tier II Bond"), totaling €150,000,000, with oversubscription of the offers by more than 4 times and 5 times respectively, and participation of foreign investors exceeding 80% of the order books for both issues.

July

- Change of the Bank's name to "CrediaBank Société Anonyme Banking Company" with the trade name "CrediaBank", following the resolution of the Bank's Annual Ordinary General Meeting of Shareholders,
- Agreement with Euronet for free transactions for CrediaBank customers at 2,300 Euronet ATMs across Greece.

August

Change of the Bank's name on the Athens Stock Exchange to "CrediaBank Société Anonyme Banking Company" with the trade name "CrediaBank" and change of the OASIS code of the Bank's share to CREDIA.

September

- Completion of the operational merger of the IT systems of Attica Bank and Pancretia Bank,
- Signing of a put option agreement with HSBC Continental Europe S.A. ("HBCE") for the conditional acquisition of 70.03% of the shares of HSBC Bank Malta plc from HBCE for a total cash consideration of €200 million,
- Inauguration of the first New Experience branch at 3 Skoufa Street in Kolonaki.

October

Successful completion of Project Perseus II regarding the synthetic securitisation of a portfolio of performing exposures of large corporates and SMEs, amounting to approximately €0.5 billion.

November

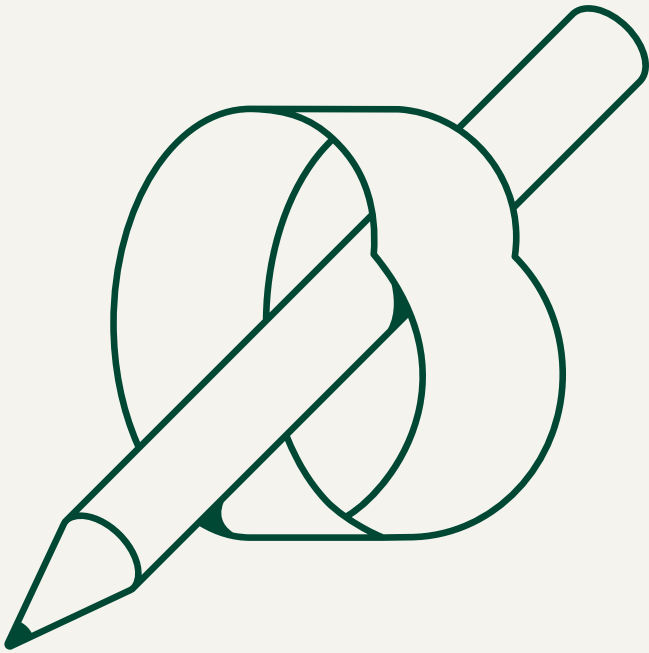
Final agreement for the purchase of a portion of a portfolio of secured receivables arising from performing mortgage loans totalling approximately €90 million from the Spanish financial institution "Unión de Créditos Inmobiliarios, S.A. E.F.C."

December

- Exclusive negotiations with the shareholders of Pantelakis Securities S.A. for the potential acquisition of a majority stake of 70.0% in the Company, which also includes a Call and Put Option for the acquisition of the remaining 30.0% of the Company's shares, three years after completion of the envisaged Transaction,
- Signing of the final agreement with HSBC Continental Europe ("HBCE") for the acquisition of a majority stake in the shares of HBCE amounting to 70.03% in HSBC Bank Malta plc for €200 million in cash,
- Signing of agreement for the transfer of card acceptance contracts and the ATM network to Euronet Worldwide Inc. and establishment of a strategic partnership for a range of products and services in the wider payments sector.

02

Management Statement





2025 was a year of restart for us, marked by bold decisions, major projects, and the creation of opportunities both within and beyond our borders.

2025 was a year of restart for us, marked by bold decisions, major projects, and the creation of opportunities both within and beyond our borders.

We started from scratch, creating a new bank with upgraded metrics, steadily increasing profitability, high liquidity, capital adequacy, and a clear mission: To try to be the best bank for everyone. A bank that is not afraid to break away from stereotypes, returning to its essence – to listen and to serve. To correct and recreate.

Our new beginning was marked by our new name: CrediaBank. Our new name reflects the relationships of trust we build daily with our customers, our partners, and our people. With a new image and identity, CrediaBank now operates technologically as one, following the operational merger of our information systems—a complex project completed faster than anticipated, thanks to the hard work and dedication of the Bank's staff and partners. We now offer our customers an improved service experience across all points of contact with the Bank – from the digital environment to the branch. The branch has now become the "home" of our customers. In September 2025, we created and introduced for the first time in Greece the concept of the New Experience branches. Welcoming and accessible spaces for all, combining human interaction with technology, open to our customers all day without appointments. Already, two of our branches in Skoufa in Kolonaki and in Heraklion in Crete, have been transformed, and a demanding plan is underway to renovate our branches throughout Greece.

At the end of the year, we entered into two strategic partnerships that strengthen our ability to provide holistic service to our customers: In collaboration with Euronet, we now have the largest ATM network nationwide, with more than 2,500 locations—even in the most remote areas—offering zero fees to our customers. At the same time, Euronet, with its inter-

national expertise and technological infrastructure, will provide us with the full range of secure transaction management and processing services, issuance of debit, credit, and prepaid cards, electronic payments, and e-wallet services, contributing to the upgrade of the quality and security of our services. Our goal is for this partnership to be a catalyst for more innovation and development in the field of payments, leveraging on Euronet's global know-how.

The second partnership concerns our entry into the stock market through exclusive discussions for the acquisition of 70% of PANTELAKIS SECURITIES S.A., one of the most historic brokerage firms in Greece, as part of our strategy to expand our range of products and services and to strengthen the diversification of our fee-based income sources.

And as we invigorate our presence in Greece, our prospects extend beyond national borders. In June 2025, we made our debut in the international markets with an innovative dual issuance of AT1 and Tier 2 bonds, which was met with unprecedented success, achieving oversubscription of more than 4.5 times. For the first time in the Bank's history, over 80% of the issue was allocated to foreign institutional investors, who applauded and trusted both the Bank's course and prospects.

In September 2025, we proceeded with the purchase of a portfolio of performing mortgage loans totaling approximately €89 million from the Spanish financial institution Unión de Créditos Inmobiliarios, S.A. E.F.C., in strategic cooperation with the services and holdings company Cepal S.A. and Davidson Kempner, expanding our footprint in retail banking.

In December, our first international expansion was sealed. We are the first Greek bank to enter the rapidly growing Maltese market with the acquisition of 70% in HSBC Malta—a transaction that will double all our key financial metrics. With this acquisition, which is already under regulatory approval, we are creating a more balanced overall portfolio, consisting of high-quality assets in both markets of approximately €16 billion, with high liquidity, offering our customers access to international markets and even more products.

The year closes with net credit expansion of €1.1 billion, with the Bank holding a market share of approximately 11.4% of total new production, presenting a completely different picture compared to a year earlier. We completed 12 consecutive

quarters of quality profitability with strong revenue growth reaching €279.2 million and a now firmly established strong liquidity profile, with deposits amounting to €6.8 billion. The restructuring of the Bank that started 3 years ago, has now yielded tangible results, by creating a Bank with a healthy equity position, recurring profitability that now exceeds €80 million after years of losses, continuously improving costs, and now establishing an international footprint.


In 2025, we stepped on the gas, with boldness, a balanced strategy, and determination.

In 2026, we do not stop evolving, expanding our activities both within and beyond our borders. With priority on increasing our market share, further optimizing costs, strengthening our profitability, and

broadening our revenue sources, we continue the renewal and transformation of our branch network and invest in our digital transformation, aiming to offer an upgraded experience from the digital environment to the branch. And because success is created by people, we continuously invest in the strength of our team, through the further development and training of our people so that they can keep evolving — and, together with them, the Bank evolves as well.

2025 was the restart.

In 2026, our target is to establish ourselves in a new position within the banking ecosystem, supported by the trust of the Supervisory Authorities, our shareholders, our customers, and our people.



In 2025,
we stepped on the
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03

Key Group Figures

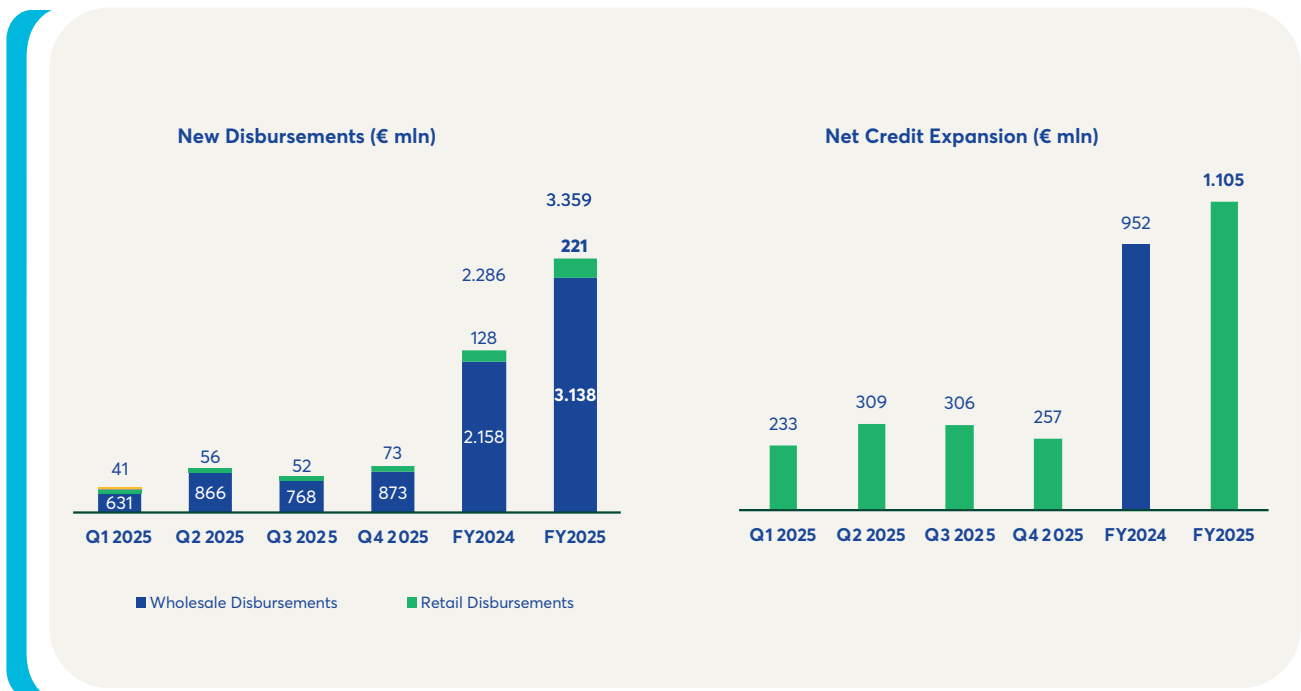




KEY GROUP FIGURES

The Group's new loan disbursements recorded a new all-time high and amounted to €3.4 billion (+47% year-on-year) in 2025, exceeding the annual target of €2.1 billion set by the business plan, despite the competitive environment. New disbursements to large enterprises accounted for the lion's share

and made up 53% of total new disbursements, while the remaining 47% was disbursed to small and medium-sized enterprises and individuals (40% and 7% respectively). Net credit expansion reached a historic high of €1.1 billion (+16% year-on-year) in 2025, surpassing the annual target.



Gross loans before allowance for impairment losses amounted to circa €4.5 billion (excluding securitization bonds), marking an increase of 36% year-on-year. The annual growth rate was nearly five times higher than the overall banking system's loan growth rate (+7.9% year-on-year for private sector loans).

The significant expansion of the loan portfolio was mainly driven by a 37% year-on-year increase in business loans. The main growth pillars were structured finance loans (+161% year-on-year), shipping loans (+67% year-on-year), and loans to large corporates (+28% year-on-year). The business loan portfolio now represents 85% of the Group's total loans, focusing primarily on the sectors of energy, infrastructure, shipping, tourism, and trade.

In addition, loans to households and small businesses achieved an impressive 32% increase year-on-year and now account for 15% of total loans. The strong growth was attributed to a rise in mortgage loans (+36% year-on-year) and loans to small businesses (+35% year-on-year). CrediaBank, a pioneer in the Greek market, announced on November 5, 2025, the first purchase of a portfolio of performing mortgage loans in Greece, worth approximately €89 million, from Unión de Créditos Inmobiliarios S.A. E.F.C. Mortgage loans now account for 60% of loans to individuals and small businesses, consumer credit makes up just 12%, and loans to small businesses represent 28%, respectively.

Gross Loans ex-senior notes (€ mln)	2025	2024	(%)
Gross Loans ex-senior notes	4,477	3,285	36%
SMEs	1,175	1,164	1%
Structured Finance	987	378	161%
Shipping	273	164	67%
Wholesale Loans	3,810	2,778	37%
Mortgage	403	297	36%
Consumer	59	51	15%
SB	186	138	35%
Credit Cards	19	21	-8%
Retail loans	666	507	32%

The Group's deposits reached a new all-time high, amounting to circa €6.8 billion for the year, recording an 11% year-on-year increase, with the growth rate being double that of the private sector deposits in the banking system (+5.1% year-on-year for private sector deposits). Additionally, the deposits mix improved significantly on an annual basis, with current and savings accounts now comprising

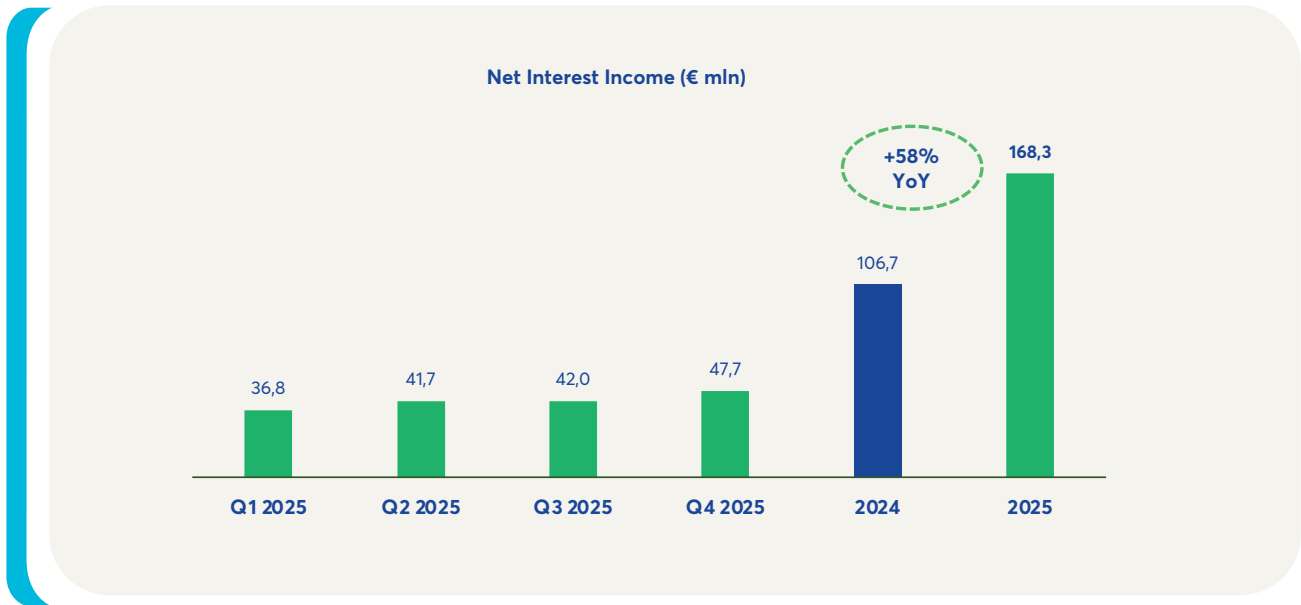
47.2% of total deposits, compared to 42.5% in 2024. The Group's strong liquidity position is reflected in the Loans to Deposits Ratio, which stood at 66%, as well as the Liquidity Coverage Ratio (LCR), which reached the exceptionally satisfactory level of 162% at the end of December—well above regulatory threshold.



KEY GROUP FIGURES

Net interest income amounted to €168.3 million for the year, marking a remarkable increase of 58% year-on-year, despite the lower benchmark interest rates and the rising funding costs. The growth was

primarily driven by strong net credit expansion as well as the merger with Pancreta Bank. Net interest margin stood at 2.10% in 2025 compared to 2.14% in 2024, despite the lower interest rates.

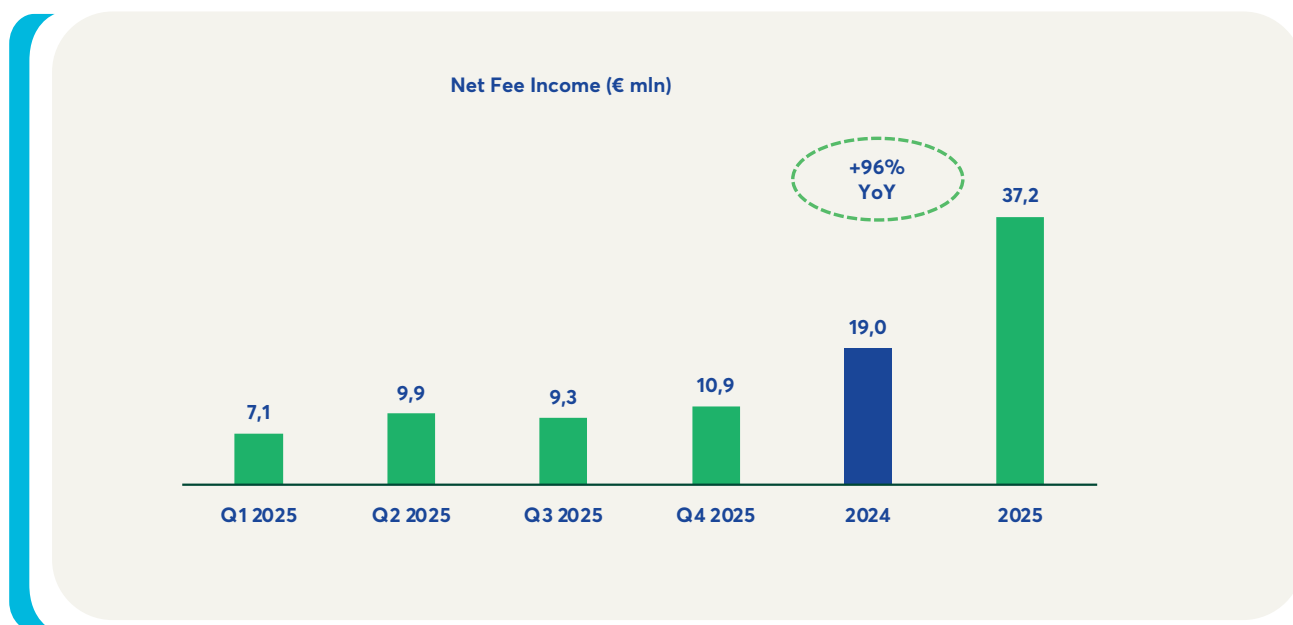


Net fee and commission income showed an impressive increase of 96% year-on-year, reaching €37.2 million for the year, recording strong performance across all categories. The growth was mainly driven by lending due to robust credit expansion, fund

transfers, and client asset management fees. Net fee and commission income accounted for 16.5% of recurring revenues in 2025, compared to 13.4% in 2024, marking an impressive increase of 310 basis points year-on-year.

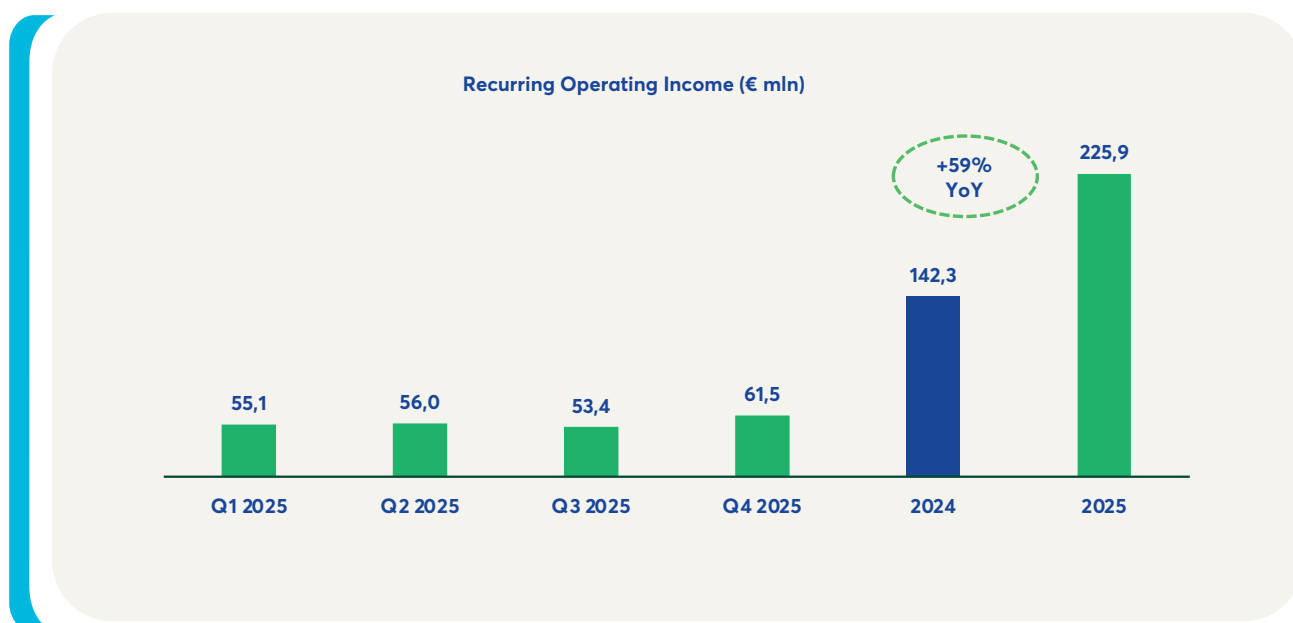
The growth was mainly driven by lending due to robust credit expansion...





As a result of the above, the Group's recurring operating income showed an impressive increase of 59% year-on-year. The notable rise was driven

by the remarkable improvement in net interest and fee income, while other revenues also increased by 24% year-on-year in 2025.



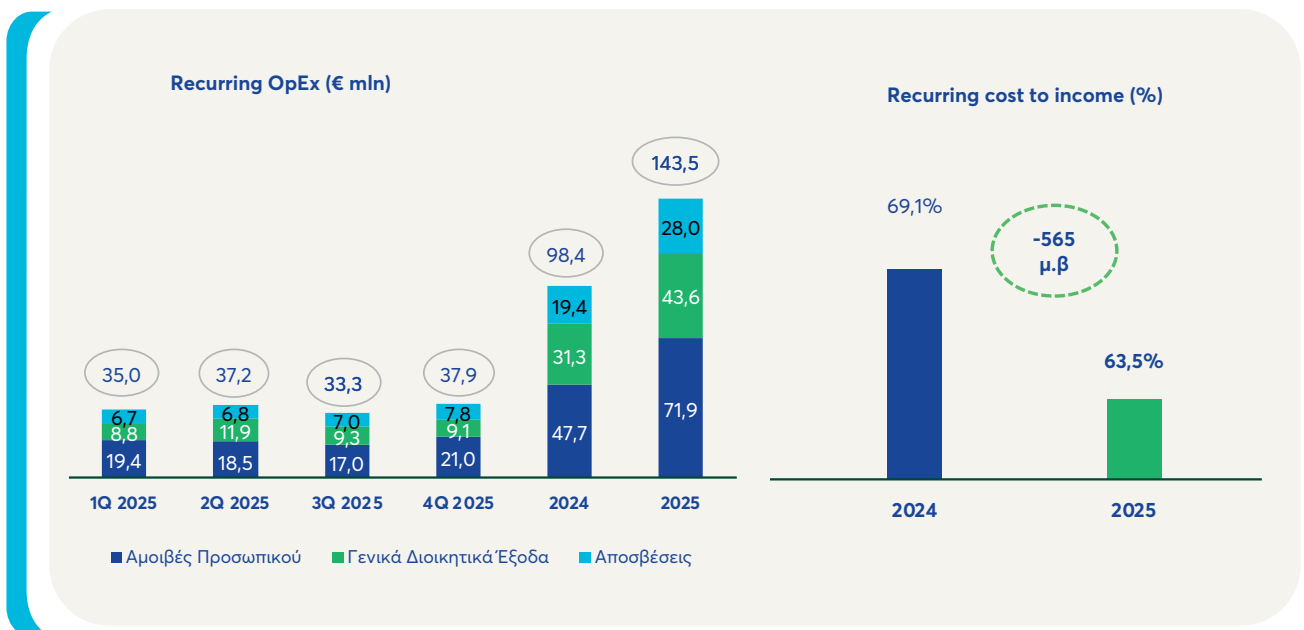
Recurring operating expenses reached €143.5 million (+46% year-on-year), due to the merger with Pancretia Bank. Recurring personnel expenses stood

at €71.9 million, with the Group's workforce totaling 1,202 people in 2025 compared to 1,468 people in 2024, following the Voluntary Exit Program.

KEY GROUP FIGURES

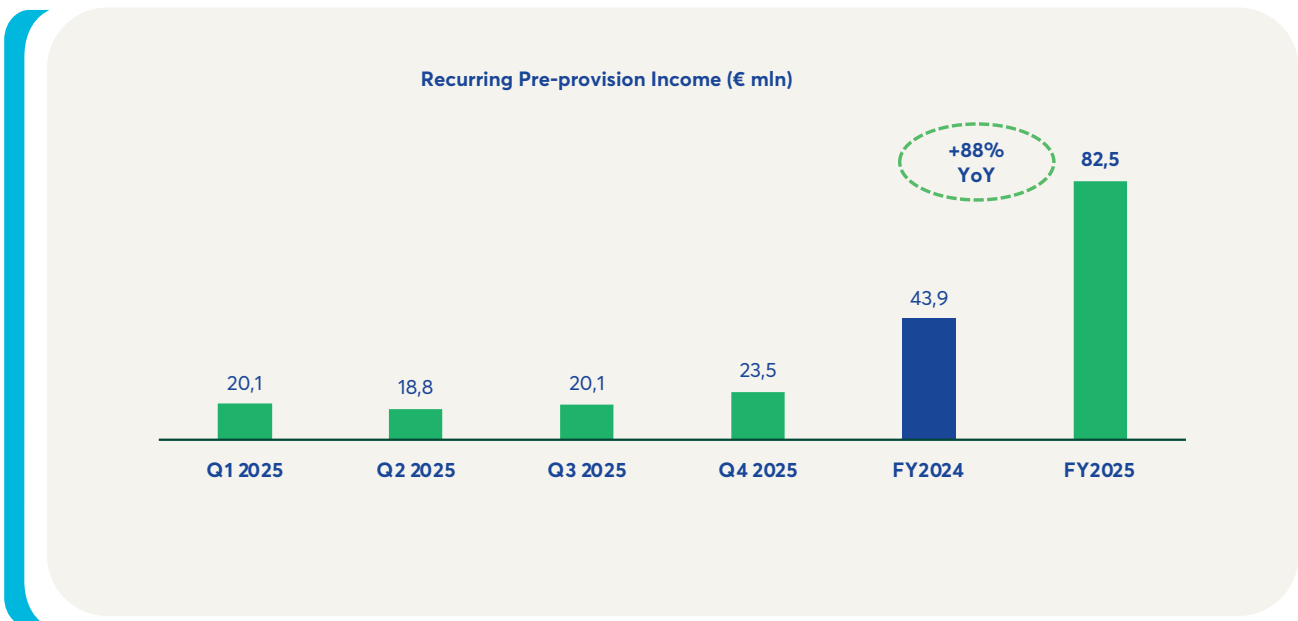
The cost of the voluntary exit program was shaped at €35.0 million and burdened 2025 results, while the annual savings are estimated to exceed €23.0 million. Additionally, through the rationalization of the branch network, which began in February and was completed in May 2025, the Bank proceeded with 15 branch co-locations, while 6 branches ceased operations. The annual savings from all branch network rationalization actions are expected to exceed €1.6 million on an annualized basis.

Including other cost-saving actions, synergies from the merger amount to €25 million on an annualized basis. Recurring cost-to-income ratio improved by 565 basis points, reaching 63.5% in 2025 compared to 69.1% in 2024. Following the completion of the branch network rationalization actions, the operational integration of information systems, and the corresponding voluntary exit program, the Management aims at a continuous improvement of the cost-to-income ratio.



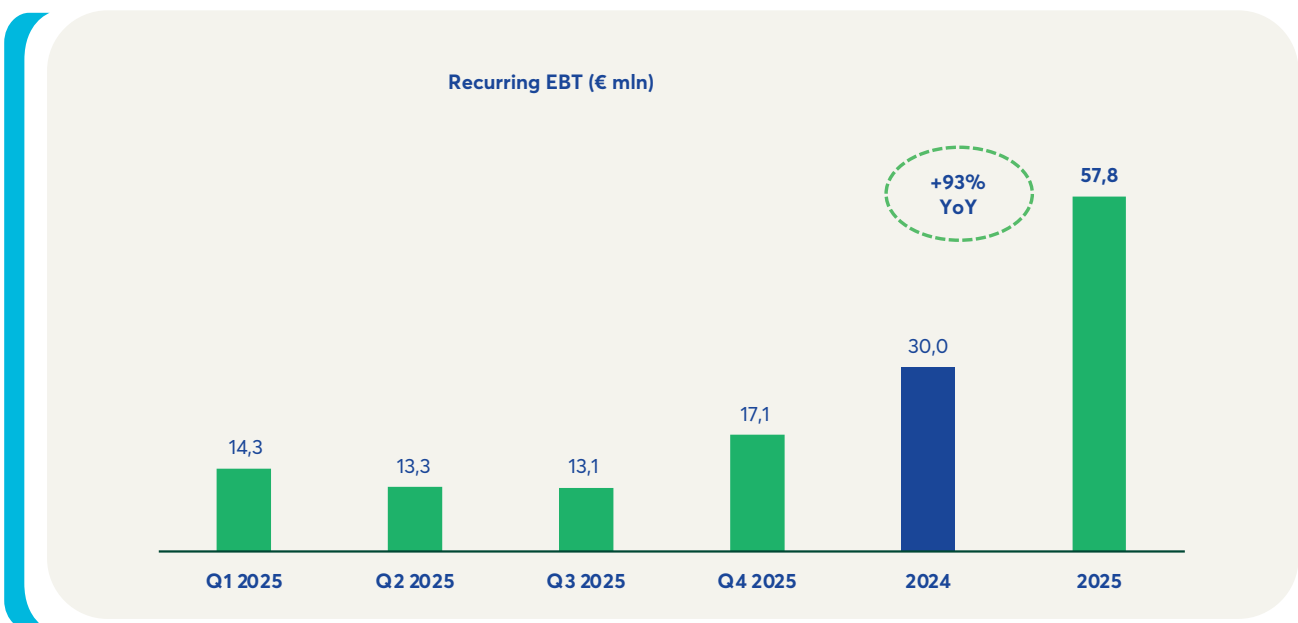
As a result of the above, recurring pre-provision income reached a new historic high, amounting to €82.5 million in 2025 (+88% year-on-year)

compared to profits of €43.9 million in 2024. The main driver of this impressive increase was the Group's recurring operating income.



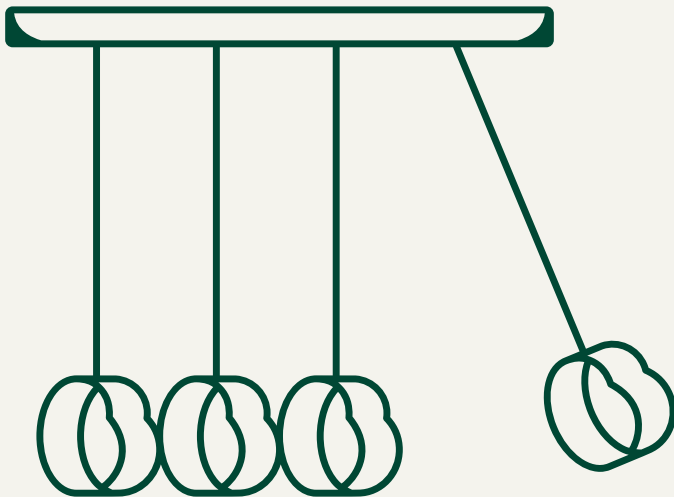
Provisions for expected credit losses reached €21.7 million in 2025 compared to €398.4 million in 2024. It should be noted that provisions totaling €385.8 million in 2024 were related to NPE transactions, which were completed in Q42024. The NPE ratio stood at 2.9%, remaining unchanged compared to the third quarter of 2025, despite the strong increase in loans.

Recurring earnings before tax recorded an impressive increase of 93% year-on-year, reaching €57.8 million in 2025 compared to €30.0 million in 2024.



04

Activity Pillars





Wholesale Banking

The activities of Wholesale Banking are based on a holistic, customer-centric approach, which includes financing solutions for both large corporates and small and medium-sized enterprises (SMEs).

In 2025, net credit expansion for the Wholesale Banking segment reached €430 million, with the Corporate & Investment Banking (CIB) loan portfolio amounting to approximately €2.5 billion. The credit policy remained strict, ensuring negligible creation of new non-performing loans. At the same time, Wholesale Banking client deposits amounted to €1.6 billion.

As part of the integration of processes, policies, and information systems of the two banks, organizational changes and internal restructurings in the various client segments were completed, aiming to further strengthen cohesion and operational efficiency as well as more targeted service to Wholesale Banking clients.

Large Corporate Unit

The Large Corporate Unit focuses on providing banking products and services to large corporates and companies from all sectors of the economy, such as construction, industry and manufacturing, food, transportation and logistics, healthcare, pharmaceuticals, tourism and hospitality, retail, and real estate.

Through the Large Corporate Unit, the Group offers a set of specialized products and services, including commercial and investment loans, support for complex transactions, advisory services for mergers and acquisitions (M&A), as well as consulting related to corporate financing and large infrastructure projects.

In 2025, the unit focused on strengthening existing client relationships and expanding its client base across all sectors of the economy, with particular emphasis on sustainable development, innovation, and entrepreneurship. It was also active in international transactions, mainly through participation in syndicated facilities.

The Large Corporates loan portfolio at year-end amounted to approximately €1.3 billion.

Commercial Banking

The Group's Commercial Banking unit serves small and medium-sized enterprises (SMEs) with annual turnover above €2.5 million. It provides a comprehensive range of banking services and specialized products for SMEs operating in all sectors of the Greek economy, such as trade, industry and manufacturing, construction, agri-food, services, defense and security, as well as technology.

The unit places particular emphasis on servicing the lower end of the SME spectrum (Lower-SME), providing targeted support and resources that will contribute to the growth and strengthening of these businesses. Through the five Business Centers operated by the Commercial Banking unit, a financing model is applied with specialized relationship managers, tailored to the needs of SME clients.

At the end of 2025, Commercial Banking loan balances stood at €1.2 billion.

Development and Co-Financed Programs

The Group participates in programs offered by domestic institutions, such as the Hellenic Devel-

opment Bank (HDB), as well as by international organizations, such as the European Investment Bank (EIB) and the European Investment Fund (EIF), aiming to provide Small and Large Enterprises with various financing products that cover both working capital needs and investment implementation in areas like green mobility, energy savings and upgrades, and renewable energy production.

Furthermore, through participation in the Innovation & Digitalization and Innovation Guarantee Fund programs via the EIF and HDB respectively, businesses are supported in developing, adopting, and implementing new technologies, innovative processes, and advanced digital solutions.

Since December 28, 2021, the Group has maintained an operational agreement with the Ministry of Economy and Finance, allowing its participation in the loan program of the Recovery and Resilience Fund (RRF), under the "Greece 2.0 – National Recovery and Resilience Plan," which is funded by the European Union's NextGenerationEU initiative and provides financing to eligible investment projects. Loans contracted by the Group to SMEs through the RRF program amounted to €158 million at the end of 2025.

Leasing

New leasing production (disbursements) in 2025 amounted to €37 million, recording the highest level in recent years. Financing was mainly directed towards the acquisition of mechanical equipment, construction machinery, and vehicles, supporting the investment needs of businesses in key productive sectors.

Factoring

CrediaFactors (formerly Pancreta Factors S.A.) offers the full range of factoring products, both with recourse and without recourse, for domestic and international transactions, including reverse factoring. Its products provide the Group's clients with access to services such as immediate liquidity through receivables discounting, management, accounting monitoring and collection of receivables, credit assessment of their buyers and, under certain conditions, credit risk coverage. CrediaFactors is also an active member of the Hellenic Factors Association and FCI, the Global Representative Body for Factoring.

With a strong focus on customer experience, CrediaFactors' products and services are designed and tailored to meet the specific needs of each client,

ensuring flexibility and rapid response to the evolving needs of businesses in various sectors. CrediaFactors strives to stay at the forefront of industry developments, constantly adapting to modern market trends and leveraging the latest developments in technology and digital applications. The Group believes that this approach enables CrediaFactors to provide effective, secure, and innovative factoring solutions that support the growth and liquidity needs of its clients.

The total assigned receivables amounted to €571.8 million in 2025, up 49% compared to 2024, significantly higher than the average of the Greek factoring market, which grew by 8.8%.

Similarly, the company's total gross revenues amounted to €8.9 million, up 50% compared to 2024.

In 2026, the company aims for even greater growth, expanding its activities to SMEs and large enterprises nationwide, with a focus on International Factoring services.

Transaction Banking

Transaction banking is one of the Group's core services under the Wholesale Banking activity pillar and includes trade finance, as well as payments and cash management services.

The main goal of the Transaction Banking unit, which has been operating since 2024, is to support clients in managing their day-to-day business activities and enhance their operational efficiency. The unit's services cover solutions for collections, payments, cash management, trade finance, and issuance of guarantees.

Goals for 2026

The main objective of Wholesale Banking for the coming year remains the growth of operations, with an emphasis on value creation, through disciplined pricing, selective development, and leveraging collaborative relationships with clients, strengthening cross-selling opportunities and overall profitability.

At the same time, the strengthening of the Group's international capabilities, through the integration of HSBC Malta after the completion of the acquisition, is expected to further enhance financing, trade finance, and advisory services, supporting the regional and international expansion of its clients and the global development of Greek SMEs.

Structured Finance

The General Division of Structured Finance consists of two sub-divisions, the Asset & Specialized Financing Division and the Shipping Division. In 2025—the first year of operation of the General Division in this form—net credit expansion exceeded €600 million, with the loan portfolio surpassing €1.2 billion.

The Asset & Specialized Financing Division is active in a broad range of financing activities, including energy production and storage, infrastructure, real estate, M&As, international transactions, as well as financings with innovative and complex characteristics. The Division's loan portfolio amounted to around €1 billion, with over 300 clients, focusing on financing related to renewable energy production and energy storage systems. The active portfolio includes completed and under-construction projects with a capacity exceeding 700 MW, highlighting CrediaBank's commitment to the green transition. At the same time, the Division provides tailored and specialized financing solutions across the full spectrum of financing activities relating to Real Estate and M&As.

The Shipping Banking Division continued its growth trajectory in 2025, with the outstanding shipping loan portfolio reaching USD 430 million (€366 million) at the end of 2025, while including undisbursed amounts, the total approved portfolio reached USD 476 million (€405 million), covering a mortgaged fleet of over 40 vessels. Out of this total portfolio, 42.4% relates to sustainability-linked loan facilities, confirming CrediaBank's strong commitment to sustainable and environmentally responsible shipping finance.

The Bank serves the full spectrum of shipping groups, focusing on companies operating in ocean-going shipping, coastal shipping, and more specialized markets, with the prerequisites of a stable operational and financial track record, demonstrated resilience throughout shipping cycles, and a sustainable business model. At the same time, the Division supports a wide range of banking activities related to shipping, including cash management services, fund transfers, deposits, foreign exchange transactions, issuance of guarantees, payroll accounts, and other customized banking solutions.

It is worth noting that, for these reasons, CrediaBank was honored with the "Shipping Financier of the Year 2025" award at the Lloyd's Shipping Awards, which took place on December 5, 2025, and are considered among the most recognized and prestigious distinctions in the international shipping industry.



Retail Banking

Following the merger with Pancreta Bank in 2024, the goal of Retail Banking in 2025 was to redefine and renew its relationship with its retail customers. To this end, a customer centric operating model was adopted, leveraging data and modern tools to gain deeper insight into customer needs and behaviors. The aim is to provide more focused service, enhance product adoption and build long term relationships across all service channels.

In parallel, new roles were created within the Branch Network, aimed at enhancing efficiency and improving coverage of the customer base.

New Experience Branches

In 2025, the first New Experience branches commenced operations in Attica and Heraklion, Crete, introducing a more modern and human centric customer service model. The spaces were designed as open, functional environments that facilitate immediate service and personalized support, leveraging digital tools and eliminating traditional service counters. At the same time, they incorporate principles of accessibility and sustainability.

The new branches have been designed to enhance accessibility: they provide sign language interpretation services for individuals with hearing impairments, special facilities to support people with neurodiversity and mobility disabilities, as well as the ability for individuals with visual impairments to access key documents in Braille format.

Within the context of the Bank's commitment to sustainable development, the branch operates

with a focus on reducing its carbon footprint, using energy efficient equipment, modern energy saving systems, and environmentally friendly materials, while all the electricity it consumes is sourced exclusively from renewable energy through its energy provider.

The Heraklion branch also features the Group's first virtual reality system for product presentations, developed in collaboration with the Foundation for Research and Technology.

The physical branch remains a key point of contact, working in combination with digital and remote channels to deliver a seamless, unified service experience.

Renewed Customer Segmentation

In 2025, the Bank proceeded with a renewed segmentation of its customer base for individual customers and small businesses, aiming to achieve more effective service and to develop a differentiated value proposition tailored to each customer segment.

Each customer group is supported by a tailored service model, product offering, and level of service, which encompasses:

- Targeted service and prioritization of needs, with personalization capabilities and access to appropriate channels,
- Tailored solutions and preferential product pricing, access to digital tools, financial education initiatives and advisory support.

For higher value customers, the model provides for the assignment of a dedicated Relationship Manager, enhanced advisory support, priority service based on defined Service Level Agreements (SLAs), as well as access to advanced digital tools and specialized services.

Partnerships with Third Parties

During 2025, the Bank strengthened its cooperation with third party partners, who operate complementarily to the branch network and contribute to attracting new customers and expanding its presence in selected market segments.

Within this context, partnerships were leveraged with construction companies, real estate agents, business consultants, accountants, and credit intermediaries (licensed by the Bank of Greece), through which the Bank receives loan applications and referrals for lending products outside the physical branch network.

By leveraging automated processes (STP) and the operation of the middle office, the Bank achieved a reduction in operating costs and risk, as well as faster disbursement execution. At the same time, it strengthened its presence in markets related to mortgage and consumer lending, while also expanding access to younger and more digitally savvy audiences.

At the same time, drawing on its long standing, deep, and strong relationships with top tier construction companies, the Bank entered into Strategic Partnerships, successfully transforming the embedded financing of these third party agreements into a productive referral activity in the mortgage lending sector. Within the same framework, partnerships were also developed with home renovation and energy service providers, contributing to the creation of a broader ecosystem addressing housing related needs.

In parallel, the Bank established a presence in the automotive market through partnerships with car dealers, leveraging competitive pricing, product features, and a high level of service.

Finally, in collaboration with the fintech Ask Wire, a Banking as a Service (BaaS) platform was developed, integrating property search and evaluation with financing and related services such as insurance and energy solutions. Through this unified environment, customers can search for a property, assess its value, and receive financing options without needing to move between different providers.

These partnerships create additional cross selling opportunities and invigorate the Bank's overall market presence.

Public Sector & Payroll Program

In 2025, emphasis was placed on the design and consolidation of the payroll program, with the aim of strengthening the deposit base and expanding the Bank's customer base. The program was designed to be utilized by all business units (wholesale and retail), featuring a uniform management and execution approach.

At the same time, the Bank further developed its outreach to the public sector, participating in public tenders as well as in initiatives and projects of European programs in cooperation with specialized partners, thereby expanding opportunities for new collaborations.

Through these partnerships, the Bank provides comprehensive banking solutions to employees of public organizations, offering access to deposit products, financing, cards, and insurance services, while also enhancing cross-selling opportunities and the overall customer service experience.

Call Centers / CrediaConnect

In 2025, the Bank strengthened its remote service channels through its Call Centers and the CrediaConnect service, which operate complementarily with each other and with the branch network, supporting both customer service and the development of customer relationships.

Emphasis was placed on training the teams to enable them to respond effectively to the new operational workflows, integrated information systems, and the increased requirements arising from the merger. To reduce waiting times and improve service quality, new call routing rules were implemented, the IVR system was unified, and additional functionalities such as call back options were introduced. At the same time, procedures for managing increased call volumes were activated, with support provided by CrediaConnect.

CrediaConnect was further enhanced, also operating as a hub for managing inquiries from prospective customers and forwarding opportunities to the branch network, with extended operating hours until 7:00 p.m.

Deposits

The Bank offers a wide range of competitive deposit products, including specialized solutions for specific customer segments (such as engineers and farmers), as well as comprehensive payroll account packages with preferential interest rates and benefits.

In 2025, it further strengthened its deposit portfolio by introducing new products, such as CrediaBank Plus and CrediaBank Prime time deposits, available in euro and U.S. dollar, offering competitive interest rates.

The objective is to enhance the deposit base with greater stability and lower cost, in line with the Bank's funding needs and its overall strategic direction.

Loans

Mortgage Loans

The Bank offers a wide range of mortgage loan products, with fixed or variable interest rates, covering needs related to the purchase, construction, extension, renovation, and repair of property, while also investing in fast and efficient assessment and disbursement processes.

The mortgage portfolio also includes:

- The "New Start" mortgage loan, which offers competitive interest rates and free evaluation, as well as legal and technical costs,
- The "Crediabank First Home" mortgage loan, offering preferential terms for first home financing.

In 2025, the Bank participated in the "My Home II" and "Upgrade My Home" programs, which are co-financed by the Recovery and Resilience Facility and focus on the acquisition and energy upgrading of residential properties.

At the same time, the Bank has developed a comprehensive homebuyer support framework, covering all stages of the process. Within this framework, it offers competitive financing terms as well as coverage of technical and legal due diligence costs.

In collaboration with Ask Wire, the Bank operates a digital property search platform, which enables

users to identify and evaluate properties and explore financing options within a single, unified environment.

In addition, within the context of this broader ecosystem, energy cost benefits are offered through a partnership with Volton, providing an annual discount on electricity or natural gas programs for the entire duration of the loan repayment period.

With the aim of growing its mortgage loan portfolio and attracting creditworthy customers, the Bank has:

- Proceeded with refinancing mortgage loans from other credit institutions, assuming the related collateral,
- Initiated discussions with selected borrowers of reperforming loans who demonstrate consistent repayment behavior, exploring refinancing opportunities,
- Proceeded with the acquisition of portfolios of performing mortgage loans.

Consumer Loans

The Bank offers a wide range of consumer loans with fixed or variable interest rates. The Bank's flagship consumer loan is the "New Start" consumer loan, offering up to €25,000, with a duration of up to 7 years, a fixed interest rate, and no early repayment penalty.

Within the framework of green banking, the "Green Move" loan is available for the purchase of environmentally friendly vehicles on competitive terms, while the Bank also participated in government energy efficiency programs, such as "EXOIKONOMO".

Small Business Loans

The Bank provides financing to small businesses with annual turnover of up to €2.5 million and funding needs of up to €1.0 million, a segment with significant growth potential.

The SBL portfolio includes:

- Working capital loans;
- Investment loans for the purchase of equipment or commercial properties,
- ESG linked financing for renewable energy projects and green transition initiatives.

At the same time, preferential terms are offered for investments in energy efficient commercial premises.

The Bank actively utilized financial instruments of the Hellenic Development Bank and the European Investment Bank, enhancing small enterprises' access to liquidity.

In 2025, it continued to support the sustainable growth of its customers, combining banking products with European and national financing programs, securing a significant share of related disbursements.

Cards & Payments

In 2025, the Bank entered into a strategic partnership with Euronet, transferring its merchant acquiring activities and ATM network, while ensuring continued customer access to modern and extensive infrastructure through Euronet's services.

The transaction included merchant contracts, the POS terminal fleet, the related operational infrastructure (including customer support), as well as transaction processing services.

At the same time, the Bank entered into a long term partnership with Euronet for the promotion and distribution of the relevant services, as well as for card issuing processing.

The collaboration also extends to the field of digital payments through the epay Wallet, which supports:

- P2P transfers,
- Merchant payments (QR/NFC, IRIS),
- SEPA credit transfers,
- Bill payments,
- The potential for further service development, such as loyalty programs and meal vouchers.

During the year, the operational integration of the card systems of the former Attica Bank, Pancreta Bank, and HSBC was completed, including the unification of processes and infrastructure.

In addition, IRIS payment acceptance via POS was activated in line with regulatory requirements, supporting instant account to account transfers through the DIAS system.

Finally, the Bank participated in the government program "Digital Transactions II", providing POS vouchers to small and medium sized enterprises and promoting the adoption of modern digital payment tools.

Wealth Management

During 2025, the Bank expanded its Wealth Management product offering by introducing new Target Maturity mutual funds (with predefined maturities) from international and domestic investment firms, such as BlackRock and Alpha Trust.

At the same time, the range of investment options was further enriched with new mutual fund categories from partner asset managers in Greece and abroad, addressing different investment profiles and needs.

The Bank also invested in strengthening its advisory capabilities, increasing the number of certified Investment Advisors through Bank of Greece certifications, as well as specialized training programs in collaboration with international organizations, such as Franklin Templeton.





In 2025, it continued to support the sustainable growth of its customers.



Bancassurance

In 2025, Bancassurance focused on the sustainable growth of fee income by offering specialized and innovative insurance products, adopting a truly customer-centric sales approach, and enhancing customer value through an open architecture partnership framework with insurance companies.

Aiming to foster a unified culture across Business Units, a new organizational structure was implemented, leveraging the Group's human capital. Specialized support and training teams were established per insurance distribution channel, internal processes were improved through automated solutions, and sales incentive schemes were introduced.

With the customer at the center, the Bank implemented a holistic needs-based strategy (savings, investment, protection), offering personalized solutions and delivering an omnichannel experience—from physical interaction to digital environment—with the goal of integrating insurance into customers' everyday lives.

In this context, unique products were developed to enhance the value of the insurance proposition, such as POS fraud insurance, as well as FutureCapital (a Unit Linked investment/pension product), which received a particularly strong market response, generating €1.3 million in premiums within its first six months of availability.

Special emphasis was placed on providing tailor-made solutions, leveraging the high level of expertise and experience of the sector's senior management. The insurance portfolio was further strengthened with specialized products such as Credit Insurance for Capital Relief, Sureties, and Warranty & Indemnity (W&I) insurance—products that create added value for customers.

By fully leveraging the Bank's ecosystem in the evolving insurance market, the Group's insurance activity recorded, compared to the previous year, a 9.2% increase in net written premiums, reaching €18.8 million, while revenues increased by 30.4% to €2.4 million.



Digital Channels

In recent years, the Group has significantly strengthened its digital channels and has recorded a steady increase in the number of customers conducting transactions through digital touchpoints. Through its digital channels, the Group provides access to a wide range of banking products and services, including corporate loans, time deposits, investment products, and everyday transactional banking services.

During 2025, the Group further expanded its digital servicing capabilities, alongside the banking systems merger project and the redefinition of the Bank's corporate identity, starting with the introduction of digital onboarding for individuals and self-employed professionals. In addition, new enhancements were added to the digital platforms to further improve the customer experience, such as the reactivation of dormant accounts, updating customer personal details with document upload functionality, and the ability to open time deposits online. Additional improvements included notifications via Viber, resulting in lower notification costs compared to SMS, as well as enhanced payment journeys through a payment wizard and a centralized search hub that supports recurring transactions and a "pay again" functionality.

The Group also enhanced its payment and security capabilities across its digital channels. These included the implementation of Verification of Payee (VoP) for SEPA transfers, online management of daily and per transaction limits for transfers, bill payments, and IRIS transactions, support for DIAS priority payments (e.g. utilities), and the ability to execute SWIFT and FX transfers via digital channels. Digital payments were further enriched with IRIS payments, QR and barcode scanning, and redirection to IRIS e-commerce applications (e.g. myAADE), improving transaction control and transparency for customers.

At the same time, the Group expanded its digital product and transaction offering, including bulk bill payments, investment portfolio viewing, visibility of post-dated and guaranteed cheques, detailed loan information (transactions and installments), online applications for prepaid and debit cards and insurance products, as well as monitoring of merchant (POS) transactions. Significant progress was also made in the digitization of wallets and cards, with full support for Apple Pay, Google Pay, and Garmin Pay, including manual and in-app activation, as well as a PIN reminder functionality.

The digital enhancement also extended to the branch network, supporting a more integrated omnichannel experience. Initiatives included the implementation of eGov KYC for customer identification and data updates, the installation of TCR machines and VTMs, upgraded equipment aligned with the new experience branches, customer identification via card and automatic door access, new digital signature pads, as well as the deployment of the Evenly platform to improve accessibility for customers who are deaf or hard of hearing across branches and the contact center.

As a result, adoption of digital channels increased significantly, with penetration among the Group's active customers exceeding 70% by the end of 2025, while the share of active users performing at least one monetary transaction per month exceeded 56%, and the total value of transactions surpassed €6 billion. Finally, more than 1,000 customers were onboarded through digital channels, and over €12 million in time deposits were created digitally in less than one month. Overall, these initiatives contributed to reducing customer effort, improving accessibility and transparency, and strengthening trust in the Group's digital services, supporting the gradual migration of transactions to digital channels and enhancing operational efficiency.

Financial Markets

Treasury Trading

Portfolio Management

Revenues from the management of the bond portfolio amounted to €46.9 million, reflecting the growth of the portfolio (interest income from bonds across all portfolios: €42.2 million) as well as successful placements in profitable securities, including both government and corporate bonds (gains from bond sales across all portfolios: €4.7 million).

During the year, the Bank made targeted investments in government and corporate bonds, including its first participation in a private placement of a floating-rate government-guaranteed bond to hedge against rising interest rates. Moreover, investments in special issue Italian government bonds and bonds from Spanish and French supranational government-guaranteed organizations, with fixed income for the first two years and floating rates for the following years, boosted interest income and also served as a hedge against interest rate risk in the banking portfolio (IRRBB), especially in an environment of rising interest rates. These investments reduced the duration of assets and aligned them with corresponding floating-rate liabilities.

Trading activity in primary debt markets was strengthened, with participations totaling €15.6 billion in nominal value and successful allocations of €1.4 billion, enhancing the Bank's connectivity with issuers and international investment firms and serving as a steady source of income.

In the domestic market, the Bank maintained a strong presence on the HDAT platform, with transactions totaling €1.7 billion, accounting for 4.7% of the overall volume (€36 billion).

Liquidity Management

Revenues from liquidity management through Money Market transactions, FX Swaps, Repos and Reverse Repos, as well as Sec Lending, amounted to €4.0 million. It is noted that since June 2025, the Group has been deemed eligible by the ECB and now has access to monetary policy operations.

Treasury Sales

Client Transactions

In 2025, the Bank's strategic focus on investment products significantly boosted fee revenues, which reached €4.8 million. This performance was mainly fueled by Mutual Funds (€4.2 million) and, secondarily, by Bonds and T-Bills (€0.60 million). The result reflects the successful integration of advisory services and the specialized guidance provided by our certified staff. At the same time, maintaining a strategic balance between deposits and investments allowed for effective adaptation to dynamic market conditions.

Corporate & Institutional Sales

In 2025, the Corporate & Institutional Sales division continued to strengthen the Bank's presence in serving Institutional and Corporate clients with Treasury products. In this context, targeted actions were carried out to develop the client base and enhance the product knowledge of Relationship Managers (RMs) in the Large Corporate and SME units, through a series of training seminars on FX products and risk hedging solutions for currency and interest rate risk. Meetings were also held with corporate clients, in cooperation with the RMs, aiming to promote the Bank's Treasury products and services.

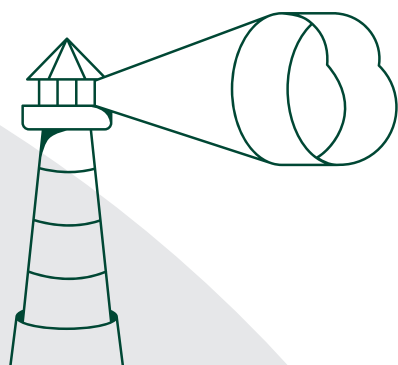
Furthermore, a weekly review of international markets was established, accompanied by relevant informational calls, through which systematic updates are provided to the Bank's network regarding developments and key events shaping the global financial markets environment.

In terms of activity, 2025 saw a further significant increase in bond transaction volume with Institutional clients (+100%), continuing the dynamic growth recorded in the previous year. At the same time, there was a notable strengthening of deposits from Institutional clients, contributing to the expansion of the Bank's deposit base.

Deposit Products

In 2025, the Bank remained committed to the optimal management of funding costs, implementing strategies to ensure the stability of its deposit base. The expansion of the range of deposit products, combined with the offering of attractive interest rates, was a key pillar of its policy, strengthening its overall financial position.

The Bank responded to market demands with strict monitoring of financial indicators and adaptation of its offered products, while maintaining high levels of liquidity and reliability. This approach distinctly supports its sustainable growth and enhances the trust of customers and investors.



Equities \ Securities

Establishing its leading position in the domestic capital market, the Bank participated in 2025 as Main Underwriter/Underwriter in most bond loan issues and public offerings via the Athens Stock Exchange. This activity, combined with brokerage trading services and margin accounts, further strengthened trust based relationships with its customer base, with related revenues approaching €2 million.

Financial Institutions Group

Correspondent Banking & Bank Relations

The Unit further developed its Correspondent Banking network by opening Nostro accounts in major foreign banks in EUR, USD, and MMCY, further enhancing payment services and facilitating smooth business transitions during the completion of the merger. At the end of 2025, the Bank maintained 20 Nostro correspondent accounts in 17 currencies.

KYC/AML Financial Institutions

In 2025, the Unit initiated decisive changes in the area of KYC/AML controls for counterpart banks (foreign and domestic), mutual fund houses, and institutional clients, accelerating procedures and creating conditions for effective AML risk management in collaboration with Regulatory Compliance.

Trade Finance & Credit limits

2025 was the most significant year in the area of Trade Finance, as the Bank succeeded in forging interbank agreements for commercial transactions and secured credit lines totaling €100 million.

In collaboration with Transaction Banking, the Bank promoted transactions for major Corporate and Shipping clients, achieving for the first time active entry into the market and competing for transactions against competitors.

Sustainability

The Group published a Sustainability Report in accordance with the European Sustainability Reporting Standards (ESRS), updating and confirming the proper implementation of the double materiality assessment, which is the main mechanism for identifying key sustainability issues and assessing related risks and opportunities. The Sustainability Report was subject to limited assurance review by an independent body, thereby enhancing the transparency and reliability of the disclosed information.

During the reporting period, the Group developed its Sustainability Policy and Sustainable Finance Framework, ensuring alignment of corporate practices with the relevant EU regulatory framework and international standards. At the same time, the Group's operational ESG strategy was approved, featuring specific goals and a defined implementation timeline, while corporate governance was strengthened through established oversight mechanisms, committees, and the three lines of defense framework, systematically embedding sustainability parameters in operational planning.

At the human resources level, policies were implemented to promote equality and employee well-being, in line with internal policies and the ESG institutional framework. In addition, the Group reinforced its commitment to responsible business principles by joining the UN Global Compact and CSR Hellas, aligning with internationally recognized sustainable development standards.

At the operational level, actions were implemented to ensure equal customer service, including the upgrade of New Experience branches with integrated accessibility and inclusive banking specifications. Through these initiatives, the Group adopts a consistent and transparent ESG approach, enhancing the long-term sustainability, resilience, and responsibility of its business model, fully aligned with the expectations of stakeholders and supervisory authorities.



Corporate Social Responsibility

CrediaBank adopts Corporate Social Responsibility ("CSR") as a core philosophy, respecting individuals, human values, and principles through environmental, social, and economic actions across its operations.

CrediaBank continued to support the primary sector and local communities through its cooperation with the organization «New Agriculture New Generation.» For the second consecutive year, it supported the implementation of the training and advisory program «Leveraging the Advantage: Strategies for Local Products and PDO-PGI with Health Claims,» which targets agri-food businesses, cooperatives, and producer groups. The program helps promote products with high nutritional value and strengthens local production. The Bank funded the entire program and provided targeted technical support to six participants, offering education in optimal and sustainable water resource management. Additionally, within its partnership with «New Agriculture New Generation,» CrediaBank organized an educational Masterclass for small and medium-sized agri-food businesses on «Basic Financial Concepts and Green Financing,» aiming to help participants understand fundamental financial principles and utilize green financing opportunities.

In 2025, CrediaBank enhanced its sustainable development initiatives through strategic partnerships. The Bank signed a Memorandum of Understanding with the UNESCO Center at Aristotle University of Thessaloniki for sustainable water resource management, carrying out educational, research, and innovation activities, as well as specialized collaborations to promote sustainable practices in agri-food activities. At the same time, a Memorandum of Understanding was signed with the Region of Western Macedonia and the Kozani Chamber of Commerce, aiming to support sustainable entrepreneurship and foster Fair Development Transition through informational ac-

tions and dialogue with local stakeholders. These partnerships significantly contribute to integrating ESG principles into the Group's financial and social interventions.

Overall, the Group's philosophy within the CSR framework is rooted in strengthening positive impacts and improving performance in key areas, enhancing its role as a socially responsible and environmentally conscious financial institution. In 2025, the Bank supported the activities of 12 charitable organizations with a common focus on Health, through donations and sponsorships. The journey of giving began with support for the Friends of the University Obstetrics and Gynecology Clinic of Aretaieio Hospital at the "Next to Women" event and the "Live Well with Cancer" association during the 10th Walk for Cancer Prevention in Heraklion, Crete. During the holiday season, the Bank supported charitable organizations and people with greater needs, involving its employees in this effort. The «CrediaBank Wish Workshop,» a digital wish wall, hosted employees' wishes for a month, which were also rendered in Braille and sign language. Each wish corresponded to a donation to the organizations «Make-A-Wish Greece,» «Greek Deaf Federation,» and «Lighthouse for the Blind of Greece,» and at the end, CrediaBank multiplied the final amount to cover as many needs as possible. Additionally, CrediaBank made a donation to «The Smile of the Child,» providing essentials, festive foods, new clothes and shoes, gifts, as well as psychosocial support and supplementary teaching services for 1,700 children and their families, as well as gifts and holiday activities for hospitalized children in pediatric hospitals and clinics across Greece.

Employees participated in visits to hospitalized children, offering gifts, decorations, and festive activities, and also helped prepare packages of essentials, enhancing the human aspect of giving.

CrediaBank also supported the ANT1 Telethon, assisting the organizations «Desmos,» «ELIZA,» «SOS Children's Villages,» «Flame,» and «Make-A-Wish Greece,» and supported the «I Offer to the Family» program by the «Social Solidarity & Relief Network» in Thessaloniki.

Human Rights in the Workplace

CrediaBank is committed to respecting, protecting, and promoting human rights throughout its operations, developing relevant policies, mechanisms, and procedures, and systematically investing in informing and educating its workforce. Its approach is based on creating a safe and dignified work environment where respect, equality, and integrity prevail.

CrediaBank's human rights framework is integrated into its operations through policies and procedures that regulate critical areas of working life, such as the prevention and management of discrimination, violence, and harassment, as well as reliable mechanisms for both named and anonymous reporting and complaints. At the same time, procedures are implemented to recognize, prevent, and, where necessary, remedy potential negative impacts that may arise for employees.

The fundamental principles governing CrediaBank's human resources management policies and practices include:

- Equal opportunities and fair treatment for all employees, regardless of gender, age, nationality, religion, disability, sexual orientation, or other characteristics,
- Respect for the right to unionize and collective bargaining,
- Zero tolerance for any form of violence, harassment, or intimidation
- Promotion of transparency and open communication in the workplace,
- Establishment of reporting mechanisms linked to the Policy for Managing named and anonymous reports and complaints.

By joining the UN Global Compact, CrediaBank commits to supporting and promoting its Ten Principles regarding human rights, labor rights, the environment, and combating corruption. In this context, it draws guidance from internationally recognized standards, such as the United Nations

Guiding Principles on Business and Human Rights (UNGPs), which outline expectations for the role of businesses in managing impacts on human rights.

These principles strengthen CrediaBank's approach to ensuring respect for human rights across all its activities and are directly connected to the broader framework of international commitments adopted by the Bank, helping shape policies, mechanisms, and procedures that support transparency, integrity, and responsible operation.

Considering the nature and scope of the Group's activities, CrediaBank has not identified any activities or countries with an increased risk of incidents of forced labor, child labor, or violation of fundamental human rights. The Group's operations are conducted within the European Union, where the relevant legal and regulatory framework is strict and sufficiently enforced in these areas. Furthermore, CrediaBank has established policies and procedures for respecting and protecting human rights, which safeguard its workforce against such risks. Based on available data, CrediaBank has not found the need for additional or more specific provisions regarding these issues.

Although CrediaBank has not yet adopted a separate policy exclusively for combating discrimination, through its current Policy against Violence and Harassment as well as its Commitment Statement on Human Rights, it addresses and prohibits any form of adverse treatment, violence, or harassment based directly or indirectly on characteristics such as racial or ethnic origin, color, gender, sexual orientation, gender identity, disability, age, religion, political beliefs, national or social origin, as well as any other basis for protection provided by EU and national law. The Policy covers, among other things, incidents of physical and psychological violence, moral and sexual harassment, and harassment through electronic communication, ensuring the prevention, reporting, and management of behaviors that undermine the dignity, equality, and fundamental rights of employees.

CrediaBank promotes and ensures respect for human rights through ongoing information and education for its workforce, aiming to create a safe, fair, and dignified working environment.

At the same time, through the business and sectoral collective agreements applied, the Bank commits to respecting fundamental labor rights, such as:

- Providing fair and adequate compensation,
- Support for employees with disabilities,
- Parental rights and special leaves,
- Enhancement of professional development through reskilling and upskilling initiatives.

The Bank's Policy against Violence and Harassment is documented in writing and communicated to all employees, emphasizing the Bank's investment in eradicating violence and harassment at work and maintaining a work environment that respects the right to individuality for all employees.



Human Resources

The General Directorate of Human Resources invests in actions and initiatives aimed at developing human capital and effectively aligning and engaging people and teams in achieving the Group’s strategic goals.

It ensures the creation of conditions and plans actions that target the cultivation of a strong culture among employees in line with the corporate values and strategic pillars of the Bank and Group, retention of exceptional talent within the organization, improvement of team performance and effectiveness, collaboration, and prudent undertaking and management of risks arising from daily operations.

It promotes the principles of corporate governance and ethics of the Bank and Group, as outlined in the Code of Ethical Behavior & Conduct, which include integrity, impartiality, sound business practices, professionalism, transparency, objectivity, confidentiality, social & environmental responsibility, respect for human rights, teamwork, responsibility for compliance with the legislative & regulatory framework, as well as open communication & exchange of opinions and ideas.

It manages all matters concerning human resources with merit-based systems and procedures in performance evaluation and development, promotions & compensation, improvement/certification or change of skills, training, health & well-being, equal opportunities, inclusion, combating violence, harassment & any form of social exclusion.

The Group’s human resources data as of 12/31/2025 are as follows:

Total Number of Employees

The total number of employees as of 12/31/2025 amounted to 1,207, of which 1,202 had permanent employment and 5 had temporary employment (internships). The average number of employees during the reporting year was 1,298.

The average number of male employees was 605 (601 permanent and 4 temporary), while the average number of female employees was 693 (690 permanent and 3 temporary).

The composition of the human resources as of 12/31/2025 is shown in the table below:

Total Number of Employees as of 12/31/2025

Measurement Indicators	Men	Women	Total
Total number of permanent employees	567	635	1,202
Total number of temporary employees	2	3	5
Total number of employees	569	638	1,207

Employee Age Distribution

The age distribution of the workforce as of 12/31/2025 is as follows:

- 3% of employees are under 30 years old (42 employees),

- 59% are aged between 30 and 50 (710 employees)
- 38% are over 50, (455 employees)

The above figures relate to a total of 1,207 employees.

The age distribution of employees is shown in the table below:

Age Distribution of Human Resources as of 12/31/2025

Measurement Indicators	Unit	Under 30	30-50	Over 50	Total
Total number of employees during the reporting period	Number of employees	42	710	455	1,207
% Distribution	Percentage	3%	59%	38%	100%

Employee Mobility

During the reporting period, a total of 336 CrediaBank employees left the company (Voluntary Exit Program

2025), of whom 143 were men and 193 were women. The employee mobility rate is 27.8% of the total workforce and refers to the period from 01/01/2025 to 31/12/2025, as shown in the table below:

Employee Mobility

Measurement Indicators	Unit	Men	Women	Total
Total number of employees who left the company during the reporting period	Number of employees	143	193	336
Total number of employees	Number of employees	569	638	1,207
Employee mobility rate	%	25.1%	30.2%	27.8%

With a primary focus on continuous progress and the development of its human capital, as well as the ongoing enhancement of employee well being initiatives, CrediaBank focuses, through targeted actions, on the following areas:

Inclusion & Equal Opportunities

A fundamental concern of CrediaBank is the creation of a diverse and inclusive work environment in which:

- Ethical standards of conduct are promoted,
- Respect and protection of human rights are ensured,
- Any form of discrimination based on gender, race, color, ethnic origin or social background, genetic characteristics, language, religion or beliefs, political views or any other opinion, membership in an ethnic minority, property, birth, disability, age, or sexual orientation is prohibited,
- Equal opportunities are provided to everyone,
- Any form of violence and harassment is condemned,

- Zero tolerance is shown for incidents of forced labor, child labor, or violation of fundamental human rights within the sectors and geographic areas in which it operates,
- Continuous awareness and sensitization of employees on issues of equality, inclusion, diversity, and human rights are promoted,
- Transparency, freedom of expression, and open communication are enhanced,
- Employee management is based on the principles of meritocracy, justice, integrity, and impartiality.

As part of its practical equal treatment and respect for its employees and its systematic investment in supporting and developing them professionally, CrediaBank offers its people the opportunity to explore new roles through Internal Job Openings, and provides them with opportunities for advancement and recognition of their efforts.

The gender distribution at the highest management levels as of 12/31/2025 stands at 44% men and 56% women holding leadership positions, as shown in the table below:

Gender Distribution at the Level of Top Management Executives

Measurement Indicators	Number of employees 12/31/2025	% Distribution at the Top Management Level
Number of men at the top executive level	7	44%
Number of women at the top executive level	9	56%
Total number of employees at the top executive level	16	100%

Also, during the reporting year, the number of people with disabilities employed by CrediaBank was six (6),

which corresponds to 0.5% of the total workforce.

Internal Communication

CrediaBank recognizes the importance of open communication channels with its people, aiming to promote transparency and creative, interactive dialogue.

Within this framework, the Bank has developed communication channels that enable the constructive exchange of views with employees, the resolution of issues, information sharing and awareness on key topics, as well as training and development. Indicatively, the Group maintains and further develops initiatives such as "Every Idea Matters," "Ask the CEO," the "Newsletter," and regular communication and alignment meetings within business functions.

Through the new internal website (Intranet), a dedicated internal communication section titled "Our People" has been created. This section includes a wide range of information on human resources topics, benefits and privileges, training, policies and procedures, well being initiatives, health and safety, among others. It is continuously enriched and updated and serves as a key channel for information, awareness, and communication with all Bank and Group employees.

Within the same section, special emphasis—due to their significance—is placed on the Work Regulations, the Code of Ethics and Professional Conduct, the Policy on Preventing Violence and Harassment, and the current collective labor agreements.

With the aim of gathering feedback on the onboarding experience, the clarity of procedures, guidance needs, and understanding of CrediaBank's culture, the Human Resources General Directorate conducts exchange meetings with newly hired employees through the Connect@CrediaBank program. These meetings constitute the first structured opportunity for dialogue regarding the integration experience within the organization. The insights collected contribute to improving the support framework for new employees and ensuring their smooth adaptation to the work environment.

Finally, within the framework for managing and addressing acts or behaviors that are unlawful or unacceptable under the principles of the Code of Ethics and Professional Conduct, the Policy on Preventing Violence and Harassment, and the Human Rights Commitment Statement, CrediaBank ensures the uninterrupted availability and operation

of its confidential communication channel. This channel enables employees to submit anonymous or named reports or complaints, safeguarding integrity, confidentiality, and employee protection.

Remuneration Policy – Benefits Framework

With the aim of creating a positive working environment that contributes to recognizing employees' contributions and fostering their commitment to achieving the Bank's business objectives, rewarding high performance as reflected through the merit based performance evaluation system it applies, and ultimately enhancing employee engagement, CrediaBank has developed a Remuneration Policy through which it offers competitive compensation and benefits.

The Remuneration Policy is reviewed and updated whenever deemed necessary and aims, among other things, to attract and retain new employees, motivate staff to achieve annual financial and strategic objectives, foster a corporate culture of continuous improvement, promote a culture of prudent operational risk management, and support sustainability and long term growth.

The Remuneration Policy applies to all Bank employees engaged under full time or part time employment contracts, including executives with a material impact on the Group's risk profile (Material Risk Takers). The Group's subsidiaries adopt corresponding aligned policies, tailored to their specific regulatory and operational requirements, following approval by their competent corporate bodies.

The Policy is available to all employees and is directly accessible via the internal website (intranet). As part of offering an attractive total compensation package, beyond what is provided for under the applicable sectoral and enterprise level collective labor agreements, CrediaBank indicatively offers:

- Variable remuneration based on performance criteria and corporate behaviors,
- Life, inpatient, and outpatient health insurance for employees through a Group Insurance Policy,
- Reloadable electronic meal vouchers,
- Employee loan facilities,
- Financial awards for employees' children who achieve academic excellence, as well as for those admitted to universities

- and technological institutions in Greece,
- Career orientation programs for employees' children who are attending upper secondary education,
- Partnerships with specialized companies to enhance employee well being,
- Flexible working hours, special working schedules, and the possibility of remote working, in accordance with the terms of the relevant Policy.

Education & Development

CrediaBank recognizes the opportunities arising from the education and continuous training of its workforce, the attainment of professional certifications required by regulatory frameworks, the development of skills for prudent risk management, as well as the undertaking of positions of responsibility that contribute to increased performance, productivity, and achievement of results.

In this direction, an annual training plan is developed, which is fully aligned with the business goals and strategic development pillars of the Bank and the Group. It includes mandatory training based on regulatory frameworks (including ESG principles), professional development, and the servicing of operational needs.

To implement selected training programs, Credia-Bank has developed, in collaboration with an external provider, a modern e-learning platform, accessible to all employees through the internal website (intranet).

The 2025 training data, regarding programs implemented under the responsibility of the Group Human Resources General Directorate, are as follows:

1,207

Total employees as of 12/31/2025

89

Number of training programs

54,506

Total number of training hours

€570,000

Total training cost

45.32 hours

Average training hours per employee

Training per strategic pillar:

Strategic Pillar	Percentage per pillar
Grow the Business	30,73%
Operational Excellence	17,87%
People & Culture	5,25%
Protect & Derisk	46,15%

CrediaBank aims to be a reliable growth partner with a positive and lasting impact for everyone. The bank is constantly evolving and adapting to modern realities, leveraging challenges and opportunities while supporting the growth of each member and the team as a whole. The Be @ YourBest Performance Development System empowers ongoing professional growth and aligns everyone toward achieving CrediaBank’s strategic objectives in an effective and constructive manner.

The percentage of employees who were evaluated for their performance during the reporting period for the year 2025 amounts to 93% of the total.

Employee Well-being

CrediaBank recognizes that employee well-being and their overall support in matters of family, work-life balance, mental health, and cultivating environmental and social awareness contribute significantly to achieving its business goals and sustainable growth.

In this context, CrediaBank implements targeted actions with the support of specialized partners, while simultaneously activating a Project and Management Team for Cultural and Social Actions. This team includes members of the Human Resources General Directorate and representatives of employees’ associations, aiming for joint initiatives related to the environment, society, and culture.

These actions are currently summarized as follows:

A. Employee Assistance Program

With the aim of strengthening the mental health and resilience of employees and their families, a well-being and empowerment program is implemented through specialized counseling support, in-

formation, and awareness.

Specifically, through the program, the following are provided:

- A 24/7 confidential counseling helpline, available anonymously to both employees and their families, for issues related to family, work, or personal matters,
- Information and education offered via a digital library, print materials, and podcasts on topics covering well-being, mental health, psychology, child-related issues, interpersonal and family relationships, and personal development.
- Online discussions (Cyber talks) and thematic webinars organized regularly, with open participation for employees, focusing on raising awareness, educating, and empowering participants on issues related to personal and professional life and everyday challenges.

B. Organization of voluntary environmental actions which are carried out in various regions of Greece where the Group operates, in collaboration with Environmental and Humanitarian Organizations. These actions include tree planting, cleaning beaches and wetlands, environmental walks, and raising participants’ awareness regarding environmental protection and sustainability. In the reporting year, two environmental activities took place in Athens and Crete.

C. Career Guidance Program “The Future in Our Children” in collaboration with a specialized consulting and career guidance company, includes a series of group and individual career counseling sessions, goal setting, time management, and assistance with university application forms for employees’ children attending high school. The year 2025 marked the third consecutive year of the program.

D. Voluntary employee participation in activities and donations to charitable organizations during the holiday season. In 2025, a total of 10 organizations benefited from these actions.

E. Promoting athletic ideals and tradition through employee volunteer participation in the Athens Marathon. In 2025, more than 100 employees participated in the CrediaBank Running Team.

F. Strengthening relationships with staff through i) activities for employees' children, including providing school supplies at the start of the school year and sending gifts during the holiday season, ii) festive events for employees, such as exchanging greetings and cutting the traditional New Year's cake.

G. Collaboration with selected service and product providers offering discounts and special offers to employees.

Health & Safety in the Workplace

The primary concern of CrediaBank is to ensure a safe work environment in compliance with legal and regulatory frameworks and occupational health and safety standards, aiming to prevent occupational risks, protect employees, and provide ongoing training for emergency response.

The Group applies an organized Occupational Health and Safety Management System, which indicatively includes:

- Organization of training programs focusing on employee health and safety,
- Provision of an in-house Occupational Physician,
- Scheduling regular visits by the Safety Technician and Occupational Physician,
- Plans for dealing with emergencies such as fires, earthquakes, floods, or accidents, including evacuation drills and first aid provision,
- Regular inspections on health and safety issues at all building facilities,
- Occupational Risk Assessment Studies to identify and evaluate risks related to the work environment, facilities, and equipment.

Relations with Employee Representatives – Collective Agreements

CrediaBank participates in the bank management representatives' group during negotiations with the representatives of OTOE for the signing of each new sectoral collective agreement. During the reporting year, the Bank took part in the negotiations that led to the signing of the new Sectoral Collective Labor Agreement between Banks and OTOE on 02/04/2025.

At the enterprise level collective agreement stage, negotiations between the representatives of CrediaBank and employee associations are conducted through constructive dialogue, within the clearly defined role of each party, with the objective of reaching agreement on terms and conditions applicable to all employees. In 2025, following the expiration of the Enterprise Collective Labor Agreement of Pancreta Bank, and after negotiations and mutual agreement, a Memorandum of Agreement was signed with its Employees' Association regarding remuneration and working conditions, remaining in force until the conclusion of a new unified Enterprise Collective Labor Agreement. At the same time, as of 31/12/2025, an effective collective labor agreement was already in place for Attica Bank employees.

To ensure the maintenance of formal communication channels with the entire workforce and the meaningful integration of employees' views into organizational dialogue, ongoing consultations are held with their representatives on a wide range of issues and initiatives relating to or affecting employees, such as social, cultural, and sports activities.

Two employee representative associations operate within CrediaBank: the CrediaBank Employees' Association (SYCB) and the Pancreta PASEAT Association (Panhellenic Employees' Association of CrediaBank – former Pancreta Bank). Both maintain regular communication with the Human Resources General Directorate on matters concerning their members.

Through the close cooperation between CrediaBank's management and the two employee associations, it is clearly demonstrated that corporate social responsibility, business ethics, and the protection of employees' interests are recognized as priorities, contributing to organizational development and, by extension, having a positive impact on human capital.

With regard to social dialogue during the reporting period, the number of employees covered by rep-

representatives in Greece amounted to 1,067 out of a total of 1,202 permanent employees, corresponding to 88.77% of the total workforce as of 31/12/2025.

Operational Integration

Within the scope of the operational integration of Pancreta Bank and Attica Bank under the new CrediaBank corporate identity during the reporting year, the Human Resources General Directorate contributed to the following key areas:

A. Restructuring of Organizational Units & New Organizational Structure

With the objective of developing a new organizational structure in line with CrediaBank's business plan, the following actions were completed:

- Design and implementation of the new organizational model,
- Clear delineation of roles and responsibilities,
- Optimization of management span of control,
- Streamlining of operational structures,
- Strengthening of growth oriented and customer service functions,
- Focus on talent retention.

As a result of the restructuring and the establishment of the new organizational structure, a Voluntary Exit Program was designed and implemented, applying specific terms and participation conditions, within approved cost limits and timelines.

B. Systems Integration

Η ομαλή λειτουργική ενοποίηση των συστημάτων
The smooth operational integration of systems and the uninterrupted continuation of all functions was a key priority for the Human Resources General Directorate. To support the operational integration of systems, among other actions, 9,738 training hours were delivered during the reporting year.

Specifically for the Human Resources General Directorate, the operational integration was accompanied by an acceleration of the digital transformation. As an overall outcome, data consistency was ensured, efficiency and operational effectiveness were improved, risk was mitigated, systems were modernized, and the employee experience was enhanced.

The integrated systems are available to all employees via the internal website (intranet) and include a modern Human Resources Management System, a

system for the submission, approval and management of overtime, a digital work card recording and management system and a request submission and management system.

C. Update of Policies & Procedures

With the aim of ensuring consistency, transparency, and alignment with the organization's operational needs and strategy, the review, consolidation, and implementation of Human Resources policies, procedures, and guidelines were carried out during 2025, specifically including:

- Code of Ethics and Professional Conduct
- Transfers Policy,
- Remote Working Policy,
- Policy on External (Non Banking) Activities,
- Systems Support Readiness Policy,
- Policy and Procedure on the Prevention of Violence and Harassment,
- Guidelines on leave and absences, overtime work, and the digital work card
- Employee loan policy and employee banking services pricing.



Marketing & Corporate Communication

Rebranding

2025 marked a milestone year for the new bank formed through the merger of Attica Bank and Pancreta Bank, with the adoption of the new brand name CrediaBank. This change went beyond a visual rebranding, signaling the beginning of a new strategic journey for the Bank, centered on the customer, with trust, reliability, and human centric service as its core values.

Within this context, the Marketing and Corporate Communications General Directorate designed the Bank's new corporate identity and guided its implementation across all customer touchpoints. At the same time, it carried out the rebranding of existing communication materials and tools, while also developing the overall communication strategy of the new Bank.

On 31 October 2025, CrediaBank's new brand image was officially unveiled, including a new website, presence on social media, upgraded web and mobile banking platforms, and the launch of the gradual branch upgrade process.

Marketing Communication

Both before and after the launch of the new identity, extensive media plans and a series of advertising campaigns for retail banking products, services, and business solutions were carried out, utilizing television, radio, digital media, and print.

Mortgage Loans

Special emphasis was placed from the beginning

of 2025 on promoting the Hellenic Development Bank's "My Home II" and "Upgrade My Home" programs. The "My Home II" campaign was carried out on television, radio, digital channels, and print media. The promotion of "Upgrade My Home" was mainly conducted via digital channels, aiming to direct the public to the bank's website.

Cards

In 2025, four campaigns were implemented for credit cards, aiming to increase usage and attract new customers. Customers who acquired or used a credit card participated in raffles for technology gifts, trips, and tickets to the Final Four of the Euroleague in Abu Dhabi, thanks to Visa's partnership with Euroleague Basketball. The campaigns were carried out mainly through social media and targeted communication to existing customers, supported by print advertisements. At the same time, a digital campaign was launched to promote the ability to pay outstanding public debts in 12 interest-free installments using credit cards.

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Deposits

In 2025, communication for deposit products focused on solutions with competitive returns and tangible benefits for customers. Special attention was given to Payroll and Pension Accounts, as well as term deposits that combine higher interest rates with flexibility. The standout product was the Cre-

diaBank Prime term deposit, which was promoted through digital campaigns and advertisements, offering an interest rate of up to 1.80% through digital media and print publications.

The campaigns were implemented during the last two months of the year, using a combination of television, radio, digital media, and print advertising.

Services

A digital campaign was launched to highlight the prompt service provided by the branch network, carrying the message: "Love your visit to the bank again". The campaign informed the public that, at the branches of Attica Bank and Pancreta Bank at the time, customers could be served without a scheduled appointment.

Wealth

In 2025, for the first time, a communication campaign was launched regarding the bank's collaboration with international investment firms and the offering of a wide range of investment products. Special emphasis was placed on promoting BlackRock's mutual fund, "Euro Income Fixed Maturity Bond Fund 2029," through digital channels, LinkedIn, financial websites, print media, and targeted Viber/SMS messages to existing customers.

Investments

In 2025, CrediaBank participated in corporate bond issuances for companies such as AKTOR, Aegean Airlines and Qualco. Customers were informed about these opportunities through SMS notifications and social media channels.

Bancassurance

In July 2025, the insurance product "FutureCapital" was launched in collaboration with ERGO Insurance, combining savings and investment features. The promotion included digital media, press advertisements, and targeted messages to existing customers, while a second campaign was carried out in December featuring a festive adaptation of the message.

Small Business segment

CrediaBank continues to place special emphasis

on supporting small and medium-sized enterprises. In the second half of 2025, a campaign was implemented to promote POS solutions. The campaign was featured on radio, digital media, the press, and through targeted Viber/SMS messages to the existing customer base.

Funded Programs

Funded programs served as a key communication pillar for freelancers and small and medium-sized enterprises. Special emphasis was placed on the Fair Development Transition Loan Fund (DAM), with campaigns carried out via radio, the press, social media, and targeted Viber/SMS messages. During the last two months of 2025, additional campaigns were implemented for the financing of photovoltaic installations, ESPA 2021–2027 actions, and the "Exoikonomo 2025" program, using a combination of digital and print promotion, along with selective radio support.

Shipping Finance

CrediaBank strengthened its activity in the field of shipping finance, primarily serving small and medium-sized shipping companies. In December 2025, the bank was recognized for the first time with the "Shipping Financier of the Year" award at the Lloyd's List Greek Shipping Awards. This distinction was promoted through advertorials, placements in industry media, and a campaign on LinkedIn.

Partnerships

CrediaBank, in collaboration with Europa, participated in the "Greek Aluminum 2025" exhibition, presenting innovative financial solutions that support the sector's sustainable development. To further strengthen this partnership, a promotional campaign was carried out during the last two months of 2025, featuring social media and a radio spot.

Corporate Communication

Corporate Communications played a particularly important role during the year in shaping the Bank's reputation and in its communication with institutional stakeholders, the media, and the Group's employees, by developing an annual strategic communications plan with touchpoints for all audiences and clearly defined key messages.

A strategic priority was to raise awareness of the Bank's new brand image; therefore, an intensive communication program was developed for the new name and identity, targeting both the general public and key stakeholder groups, including the media, opinion leaders, and the Bank's internal audience of employees.

Initially, a narrative defining CrediaBank's new positioning within the banking system was developed and implemented across all external and internal communications.

Communication of the new brand image began with the Annual General Meeting, during which the new brand name was announced for the first time and the Bank's new logo was presented, generating extensive media coverage.

The next milestone in the communication journey of the new image was the presentation of the new branch concept, which took place through the inauguration of the first "New Experience" branch on Skoufa Street in Kolonaki. The event was attended by journalists and representatives of institutions and the public sector. A corresponding inauguration event was also held for the Heraklion branch in Crete, with representatives of the local community in attendance.

At the same time, particular attention was given to informing CrediaBank employees about the new identity: Implementation guidelines for the new corporate identity were distributed, and special celebratory events were organized on the day it was presented, 31 October.

Throughout the year, Corporate Communications supported the Bank's priorities by creating content and generating opportunities for positive publicity around all corporate and business initiatives, such as the quarterly financial results, the first bond issuance, and the strategic partnership with Euronet, among others. This was achieved through the continuous distribution of press releases, authored articles in high profile media outlets, and interviews with CrediaBank executives.

In addition, Corporate Communications designed and implemented the communication strategy for CrediaBank's first international growth initiative, concerning the acquisition of 70.03% of HSBC Malta, both in Greece and Malta, through official announcements and press interviews.

In 2025, Corporate Communications coordinated the participation of the Bank's executives in more than 40 business focused conferences, aiming to ensure the consistent communication of the Bank's narrative and the targeted visibility of its executives, while also managing 45 sponsorships and donations for initiatives assessed as enhancing the Bank's reputation and new brand image.

At the same time, Corporate Communications supported the Bank's collaboration with leading academic institutions, such as the Aristotle University of Thessaloniki and the Foundation for Research and Technology in Crete, by organizing ceremonies for the signing of Memoranda of Cooperation, securing the relevant media exposure. Within the framework of highlighting collaborations with institutional stakeholders, and on the occasion of the signing of a Memorandum of Cooperation between the Bank and the Region and Chambers of Western Macedonia to support small and medium sized enterprises in the green transition, a one day conference was organized in collaboration with the Kozani Chamber of Commerce and Industry. The event brought together representatives of local authorities and professional bodies, the academic community, and executives from companies specialized in sustainability, aiming to foster constructive dialogue around the challenges faced by regional businesses in the green transition and the power of synergies in creating the necessary conditions for sustainable development.

Finally, at the level of internal communication, the role of the intranet was further strengthened through the enrichment of creative content and applications such as "Every Idea Matters" and "Ask the CEO", while the monthly newsletter for CrediaBank employees was also redesigned.

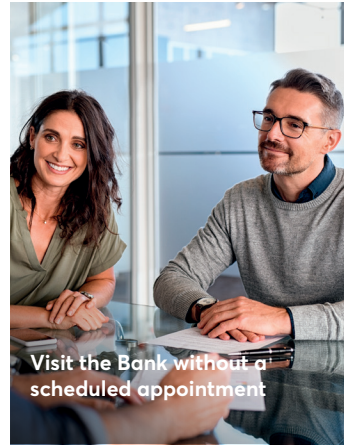
"My Home II"
programme



Using one credit card
during Black Friday



Visit the Bank without a
scheduled appointment



Payroll and Pen-
sion Accounts



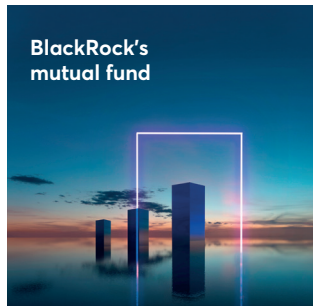
POS
solutions



Insurance product
"FutureCapital"



BlackRock's
mutual fund



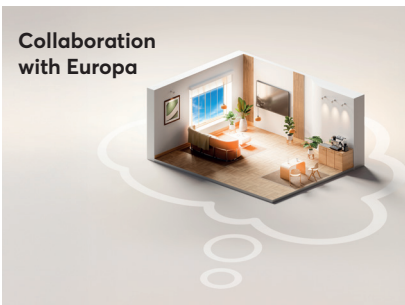
Supporting small and
medium-sized enterprises



Fair Development
Transition Loan Fund



Collaboration
with Europa



Shipping
Finance

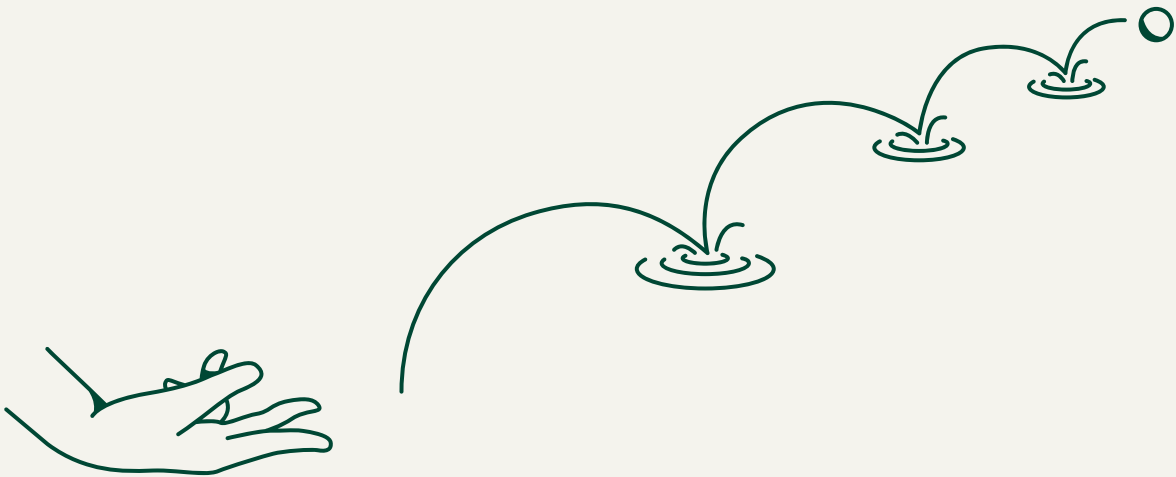


ESPA 2021-2027
funding



05

Share Performance



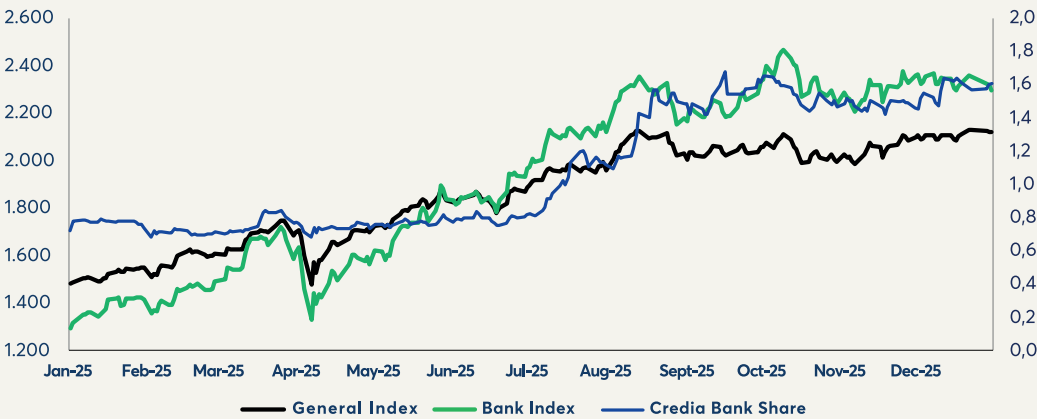
CrediaBank's share (ATHEX symbol: CREDIA) is trading on the main market of the Athens Stock Exchange. The Athens Stock Exchange posted strong gains of 44.30% in 2025, marking the fifth positive consecutive year (+13.65% in 2024 and +39.1% in 2023), significantly outperforming EURO STOXX 50, which gained 19.0%.

The rise of the stock market in 2025 was mainly driven by the following factors:

- High economic growth rates—outpacing the European average
- Strong profitability of Greek banks and listed companies in 2025
- Regaining of the country's investment grade rating

The average capitalization of the Athens Stock Exchange increased by €28.2 billion and reached €128.0 billion in 2025. The large cap index surged by 49.9%, and the banking index by 78.4%. CrediaBank's share price soared by 132.5%, outperforming both the General and the Banking indices, with the Bank's market capitalization amounting to €2,595.3 million as of 31/12/2025.

The chart below illustrates the annual fluctuation of CrediaBank's share price compared to the performance of the General and Banking Indices of the Athens Stock Exchange.



06

Appendix

Annual Financial Report 2025



