



H1 2025 Financial Results

Press release



Robust performance in H1 2025
Based on strong core income revenues
on track to meet Business Plan Targets

Strong net credit expansion

+€542 mln

Net credit expansion

11.2%

Market share (in new production)

45%

New disbursements YoY

Asset Quality Improvement

2.9%

NPE ratio

Ratio stabilization post the completion of Domus + Rhodium portfolio inclusion into HAPS, with minimal NPE net flow

Enhanced and Qualitative Profitability

€38.9 mln

Recurring PPI, with minimal contribution from NPEs

+124%

annually

Robust Core income Increase

€78.5 mln

Net interest income, +97% annually

€17.0 mln

Net Fee Income, +132% annually

Superior Liquidity Profile

€6.6 bln

Group Deposits

+9%

Vs. Q1 2025

221%

LCR

Business Developments

- Systems integration completed in September 2025, 1 year post legal merger
- Locked-in cost-savings from implemented actions over €14mln (on an annual basis)
- Network and Process Transformation

Key Financial Highlights

- **Group Recurring Pre Provision Income reached a new record at €38.9 mln in H1 2025**, up by 124% YoY. **Recurring Profit Before Tax came in at €27.6 mln** in H1 2025 vs €1.6 mln in H1 2024, on robust core income growth.
- **Net Interest Income jumped by 97% on an annual basis to €78.5 mln**. Key drivers were the strong net credit expansion and the increase in bond portfolio balances over and above the impact from the merger. During the first half of 2025, the Bank reported a Net Credit Expansion of €542 mln, with net credit expansion accelerating to €309 mln in Q2 2025 from €233 mln in Q1 2025.
- **New Disbursements reached €1.59 bln in H1 2025**, one of the best first-half performances in the Bank's history and in line with the annual target, despite the competitive environment. 49% of new disbursements were granted to SME's and individuals (43% και 6% respectively), while 51% to large corporates.
- **Net interest margin widened by 20bps QoQ in Q2 2025, posting the sole increase in the sector** on the back of higher lending and bond volumes as well as the substantial improvement in deposit mix.
- **Net Commission Income recorded a strong performance reaching €17.0 mln**, up by 132% on an annual basis, mainly driven by increased loan production, a continuous increase in letters of guarantee issuance, fund transfers as well as wealth management. Client funds under management amounted to €810 mln, up 7% since the end of 2024.
- **Recurring operating income more than doubled, growing at an impressive 112% YoY** to €111.1 mln vs €52.4 mln in the corresponding period last year.
- **Efficiency gains, as recurring cost-to-income ratio improved by 180bps YoY in H1 2025, despite the significant increase in recurring operating expenses due to the absorption of the former Pancreta Bank**. At the same time, the overall cost-savings actions following the merger (voluntary exit scheme, branch mergers and other transformation actions), have already allowed the Bank to lock-in synergies of more than €14 mln, on an annualized basis.
- **Total Group Deposits accelerated by 9% QoQ to €6.6 bln, outperforming the system (+2.5%). Best in class liquidity profile** with LDR at 58% και LCR at 221% in June 2025.
- **The NPE ratio improved substantially and stood at 2.9% in H1 2025 vs 57.7% in the corresponding period of 2024**. The ratio remained unchanged compared to the previous quarter benefiting from the strong Net Credit Expansion and the minimal NPE net flow. The NPE coverage ratio also widened by 100 bps QoQ to 47.8% in H1 2025.
- **CET1 ratio stood at 10.4%**, absorbing the strong net credit expansion and the restructuring costs. **TCR ratio widened by 590bps QoQ to 17.3%**, due to the successful issue of AT1 and Tier II bonds.

CEO Statement



"2025 marks the launch year of the new Bank, the first year after the merger with Pancreta Bank and its full clean-up. Our Bank is now a **new banking institution, with upgraded scale, enhanced profitability, strong capital adequacy and a clear identity in terms of its role and mission in the Greek banking system.**

In the first half of the year, **net credit expansion amounted to €542 mln**, achieving a significantly higher growth rate compared to the sector average. **The Bank commanded a market share of approximately 11% of total net credit expansion**, highlighting the attractiveness of its products and services, its dynamism and its ability to further increase its market penetration with healthy new financing. Since the beginning of the year, we have disbursed **new loans of €1.59 billion**, one of the best first-half performances in the Bank's history. Large Corporates disbursed €0.8 billion, while €0.78 billion disbursed to SME's and households. We achieved similar strong performance in deposits, which amounted to €6.6 billion, representing an 8% increase as compared to the end of 2024.

Net interest income continued its upward trend in the 2nd quarter of the year. Our efforts to improve fee income also paid off this quarter, as it doubled compared to the same period last year. Net interest

income increased significantly, showing a 97% year-on-year improvement, driven mainly by the Group's business growth, demonstrating resilience despite the loss of income from securitized portfolios.

At the same time, the trust shown in our Bank by both the market and global investment firms allows us to respond more effectively to the challenges of modern banking and remain competitive. As of June 2025, assets under management amounted to a total of €810 million, including mutual funds, bonds, and treasury bills—an increase of 7% compared to the end of 2024. Our goal is to further invest in partnerships with global Top Tier institutions that differentiate us from the competition by offering objective advisory services and access to internationally renowned wealth management tools. This consistent upward trajectory, with rising recurring operating profits of high-quality, for the 10th consecutive quarter, allows us to advance our transformation journey with multiple milestones.

Our new beginning has been marked by our new name: CrediaBank. A name that reflects who we are and what we aspire to become: a bank inspired by and focused on people. The new name expresses the trust-based relationships we build daily with our customers, offering unlimited opportunities for everyone, always.

CrediaBank now operates as one entity technologically, following the **operational merger of the IT systems** of the former Attica Bank and Pancreta Bank. This was a **demanding and highly complex project completed exactly one year after the legal merger, thanks to the hard work and dedication of the Bank's staff and our partners.** The operational integration marks another fundamental and strategic step in the journey of **CrediaBank.** **Following the unification and stabilization of the systems, our goal is to improve customer experience across all points of contact with the Bank—from digital platforms to physical branches. The operational integration is also the necessary condition and starting point for launching the Bank's full digital transformation, in both customer-facing applications and internal process automation, which will further enhance the Bank's cost base.**

Another key pillar of our strategy is improving in-branch service. That's why we invested in a major change: **the creation of a New Generation branch concept, introduced for the first time in Greece, with people at the center.** Welcoming and accessible spaces, open to our customers all day, without appointments—as always. Our goal is to redesign 10% of all our branches by the end of the year with this new concept in Athens, Crete, Thessaloniki, and other cities across Greece.

However, our business plan does not stop at the borders. In June, we made our debut in the international money markets with an **innovative dual issuance of AT1 and Tier II bonds. This transaction was an unprecedented success, oversubscribed more than 4.5 times, attracting offers from over 50 top investors, exceeding €1.2 bln—a clear vote of confidence in CrediaBank's capabilities.**

Finally, we now stand at the threshold of **CrediaBank's first international expansion move**: the acquisition of **70% of HSBC Malta**. **This deal will double all our financial metrics and fundamentally alter our position in both the Greek and European ecosystems.**

This year, we are reintroducing ourselves. Not just with a new name and brand, but as a bank with international prospects. We aim to innovate with new branches, new digital applications, new products, and new offerings—always centered on customer needs. **Flexibility and accessibility** will continue to set us apart, maintaining the innovative offerings we introduced to banking that our customers now use in their daily lives.

With a strong sense of responsibility toward regulatory authorities, shareholders, customers, and employees, we continue with consistency along the path we have set."

Key Performance Indicators

Income Statement (€ mln)	H1 2025	H1 2024	YoY (%)	Q2 2025	Q1 2025	Q2 2024	QoQ (%)	YoY (%)
Net interest income	78.5	39.9	97%	41.7	36.8	20.6	13%	102%
Net Fee & Commission Income	17.0	7.3	132%	9.9	7.1	4.2	41%	134%
Trading Income	3.5	1.7	102%	2.0	1.5	0.9	35%	126%
Other income	12.1	3.4	253%	2.4	9.7	1.4	-75%	70%
Recurring Operating Income	111.1	52.4	112%	56.0	55.1	27.1	2%	106%
Total Operating Income	120.9	58.0	108%	64.4	56.4	29.4	14%	119%
Personnel Expenses	-37.9	-17.1	122%	-18.5	-19.4	-8.2	-5%	126%
General Administrative Expenses	-22.5	-9.8	130%	-11.9	-8.8	-6.0	35%	98%
Depreciation	-11.8	-8.2	44%	-6.8	-6.7	-4.1	1%	66%
Recurring Operating Expenses	-72.2	-35.0	106%	-37.2	-35.0	-18.4	6%	103%
Total Operating Expenses	-101.1	-36.6	177%	-51.5	-49.6	-19.2	4%	168%
Recurring Pre Provision Income	38.9	17.4	124%	18.8	20.1	8.7	-6%	113%
Pre Provision Income	19.7	21.4	-8%	12.9	6.8	10.2	88%	26%
Loan Loss Provisions	-9.4	-15.8	-40%	-4.6	-4.8	-1.2	-6%	295%
Profit / (Loss) before tax	8.5	5.7	49%	7.4	1.1	9.1	585%	-18%
Recurring Profit / (Loss) before tax	27.6	1.6	n.m.	13.3	14.3	7.6	-7%	76%
Tax	-3.6	-0.5	596%	-2.6	-1.0	-0.3	166%	721%
Profit / (Loss) after tax	4.9	5.2	-5%	4.8	0.1	8.7	n.m.	-45%
Recurring Profit / (Loss) after tax	24.1	1.1	n.m.	10.7	13.4	7.3	-20%	48%

Balance Sheet (€ mln)	H1 2025	2024	YTD (%)
Total Assets	7,972	7,540	6%
Net Loans & advances to customers	4,864	4,430	10%
Investment securities	1,503	1,700	-12%
Deposits	6,556	6,085	8%
Total Equity	975	875	11%

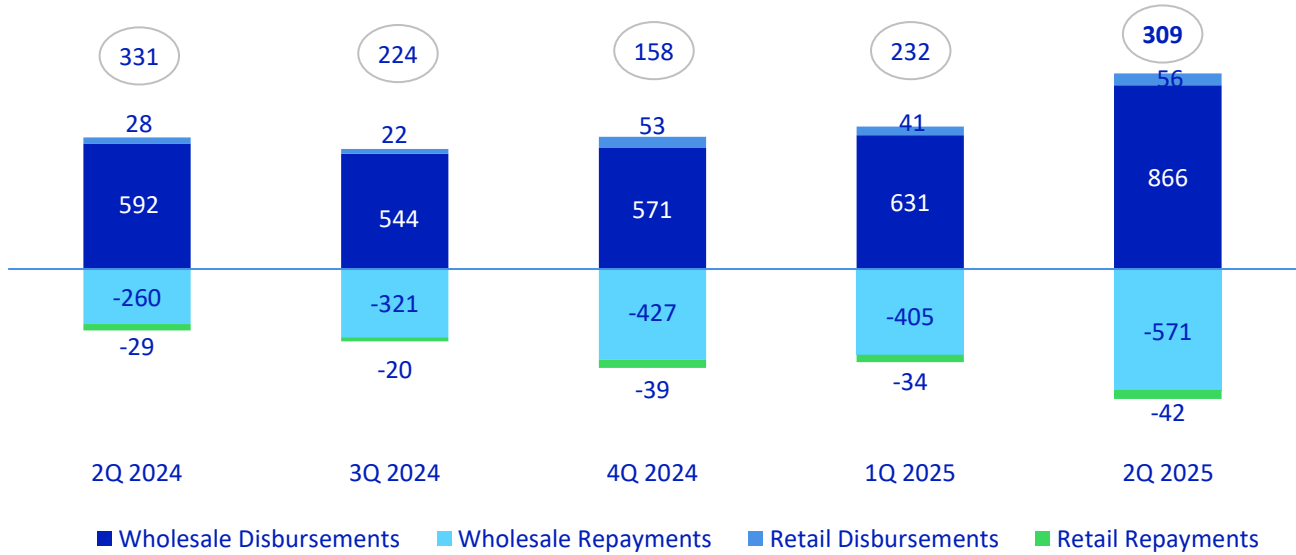
Key Metrics		
Profitability	H1 2025	H1 2024
Net Interest Margin (avg. assets)	2.02%	2.09%
Recurring Cost to income	65.0%	66.8%
Capital	H1 2025	2024
CET1 ratio	10.4%	11.9%
TCR ratio	17.3%	14.8%
Liquidity	H1 2025	2024
LDR	58.3%	54.0%
LCR	221%	294%
Asset quality	H1 2025	2024
NPE ratio	2.9%	2.8%
NPE Coverage	47.8%	47.8%

H1 2025 Financial Analysis

Balance Sheet Highlights

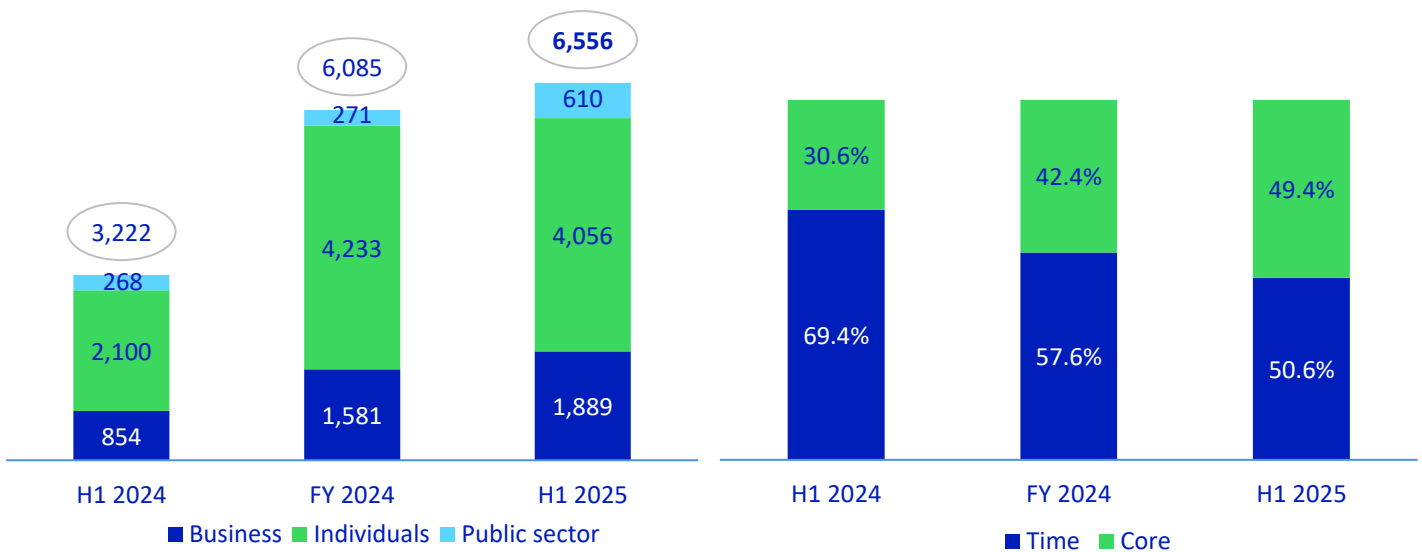
Strong net credit expansion in H1 2025, in line with FY target

Net credit expansion accelerated to €309 mln in Q2 from €232 mln in Q1, shaping at €542 mln in H1 2025. Group's new disbursements amounted to €1.59 bln in H1 2025, one of the best first-half performances in the Bank's history and with disbursements to large corporates holding the lion's share (51%). Gross Loans reached €3.8 bln (excluding senior bonds), up by 123% YoY and 9% QoQ, with the lending portfolio focusing mainly on the energy, infrastructure, shipping, tourism and trade sectors.



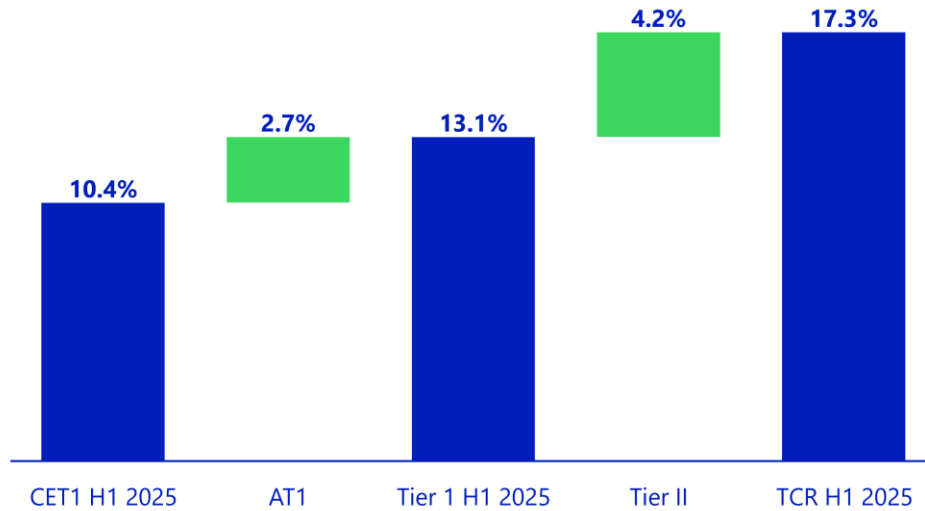
Superior liquidity position, deposits up 9% QoQ

Group deposits came in at €6.6 bln in H1 2025, up by 9% QoQ and 103% YoY. On top of that, the deposit mix improved substantially on an annual basis, as core deposits account for 49.4% of total vs 30.6% in H1 2024. The superior liquidity position of the group is reflected in the Loans to Deposits ratio (LDR) that stands at 58.3%, one of the lowest in the sector as well as in the liquidity coverage ratio (LCR), that shaped at 221% at the end of June 2025, well above regulatory thresholds.



Capital adequacy

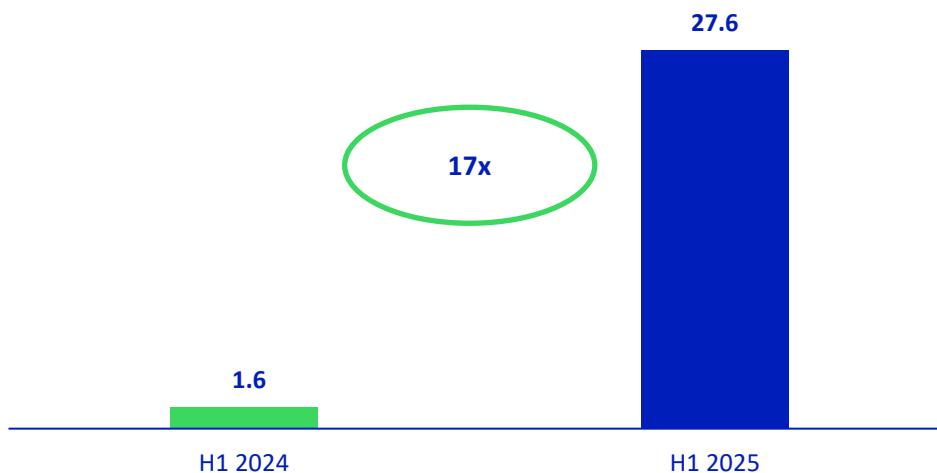
The CET1 ratio was shaped at 10.4% vs 11.0% in Q1 2025, due to the increase in RWAs on the back of strong net credit expansion and restructuring costs that consumed 40bps of capital. Given that most of the restructuring actions have been largely completed in Q2 2025, the CET1 ratio is expected to return to an upward trajectory in the coming quarters. TCR ratio widened by 590bps QoQ to 17.3%, driven by the successful issuance of AT1 bond of €100 mln and Tier II bond of €150 mln, under the Bank's Euro Medium Term Note Program.



Profit & Loss Highlights

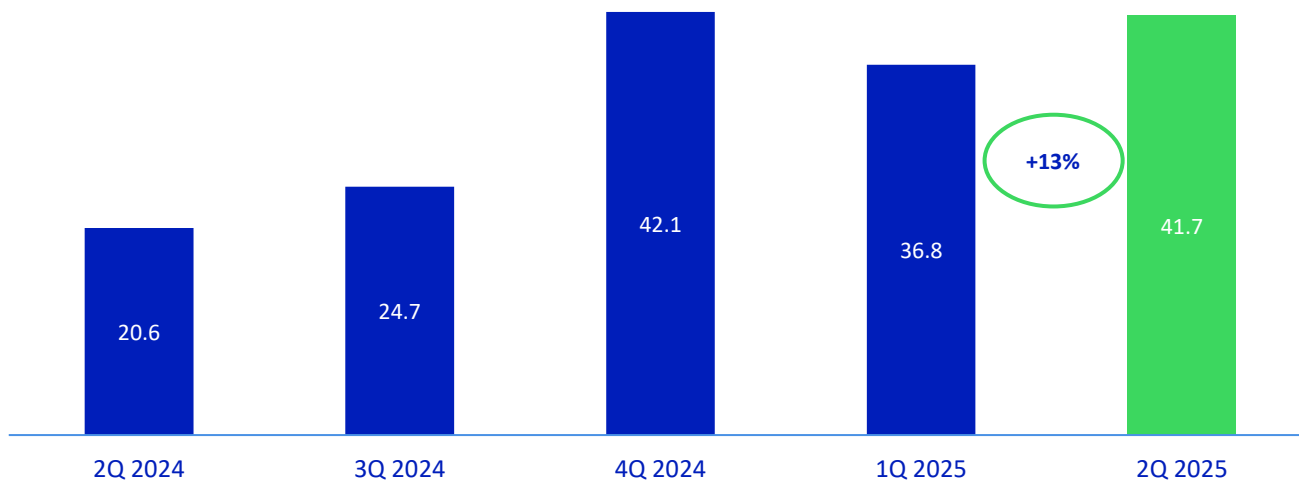
Robust growth in Recurring Profit Before Tax

Recurring Profit Before Tax came in at **€27.6 mln** in H1 2025 from **€1.6 mln** in the corresponding period of 2024, **17x higher** due to the impressive performance of net interest income and net fee income.



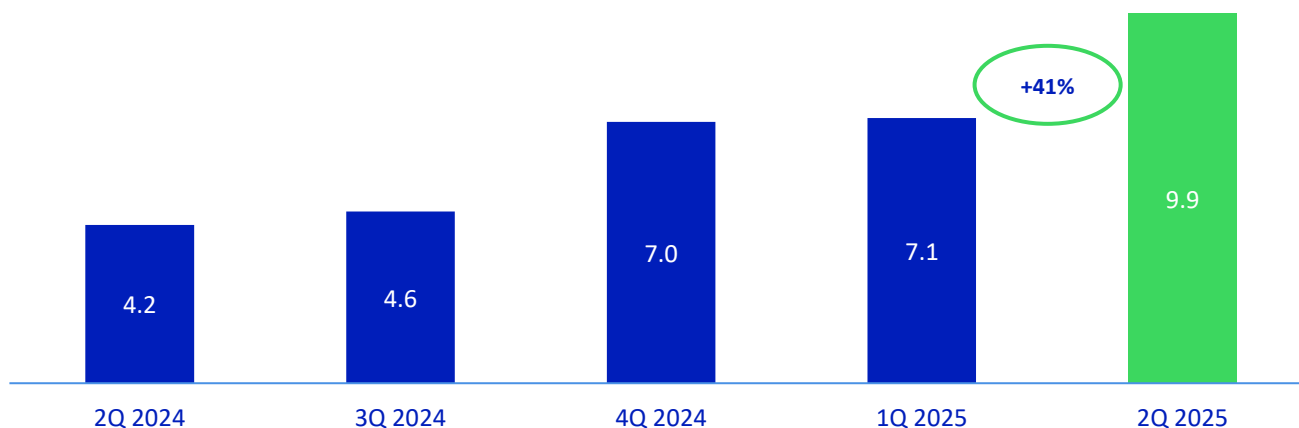
NII elevated despite the declining interest rate environment, NIM expanded QoQ

Net interest income amounted to €78.5 mln in H1 2025, up 97% YoY, benefiting from the strong volumes in loans and bonds as well as from the merger with Pancreta Bank. NII also jumped by 13% QoQ, recording the highest increase in the sector, despite the lower benchmark rates. **Net Interest Margin widened by 20bps QoQ to 2.2%**, posting **the sole increase in the sector**.



Impressive growth of net fee income

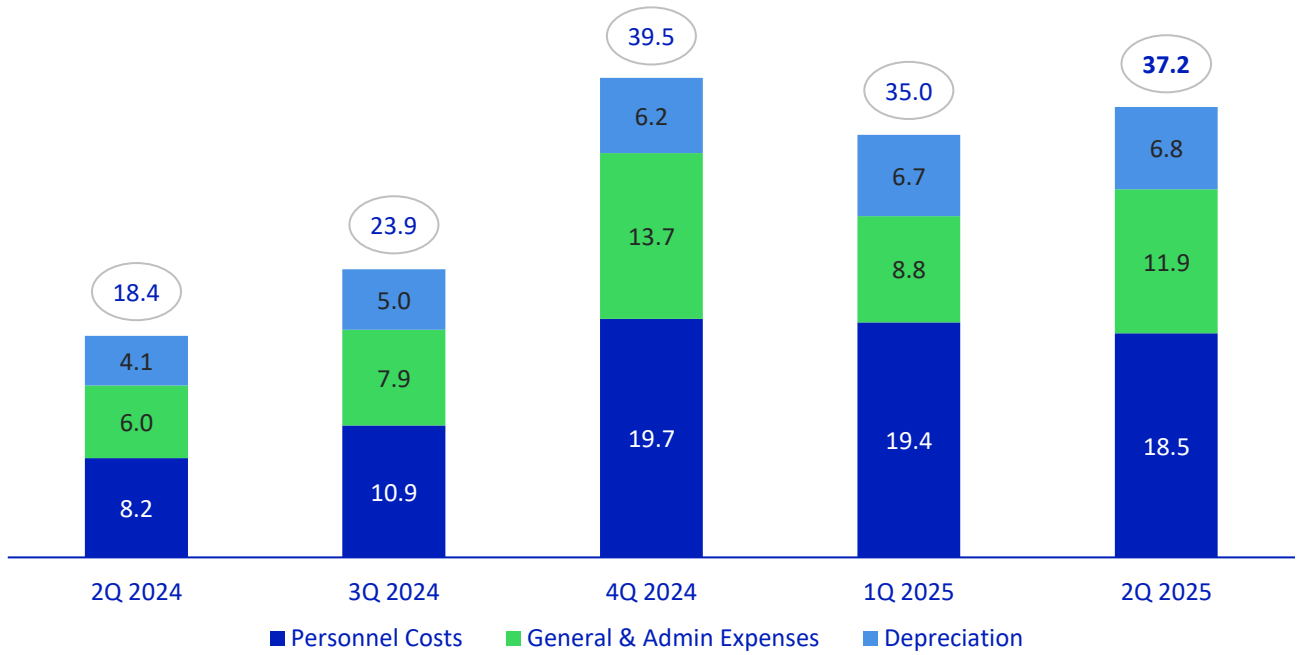
Net fee income grew at an impressive 132% on an annual basis and by 41% sequentially to €17.0 mln in H1 2025, thanks to strong growth rates in fee income from financing and Wealth & Insurance.



As a result, recurring operating income doubled in H1 2025, presenting a remarkable increase of 112% on an annual basis and reached €111.1 mln.

Efficiency gains, focus on cost rationalization

Recurring operating expenses came in at €72.2 mln in H1 2025. Recurring personnel cost reached €37.9 mln. The group headcount narrowed to 1.258 from 1.468 in 2024 (-14% YtD), following the VES announced in February. The VES cost amounted to €23.9 mln that burdened H1 2025 results, whilst the annual cost savings exceed €11.0 mln. At the same time, the Bank completed the branch rationalization in May 2025 by closing 6 branches and proceeding with 15 colocations. The annual savings of the branch rationalization are expected to surpass €1.6 mln. As a result, locked in synergies on an annualized basis from the executed VES, the branch rationalization and other actions top the €14 mln mark. Recurring cost-to-income ratio improved by 180bps YoY to 65.0% in H1 2025. With the completion of the aforementioned rationalization actions of the branch network and the operational integration of the IT systems, the Management aims at a continuous improvement of the cost-to-income ratio.

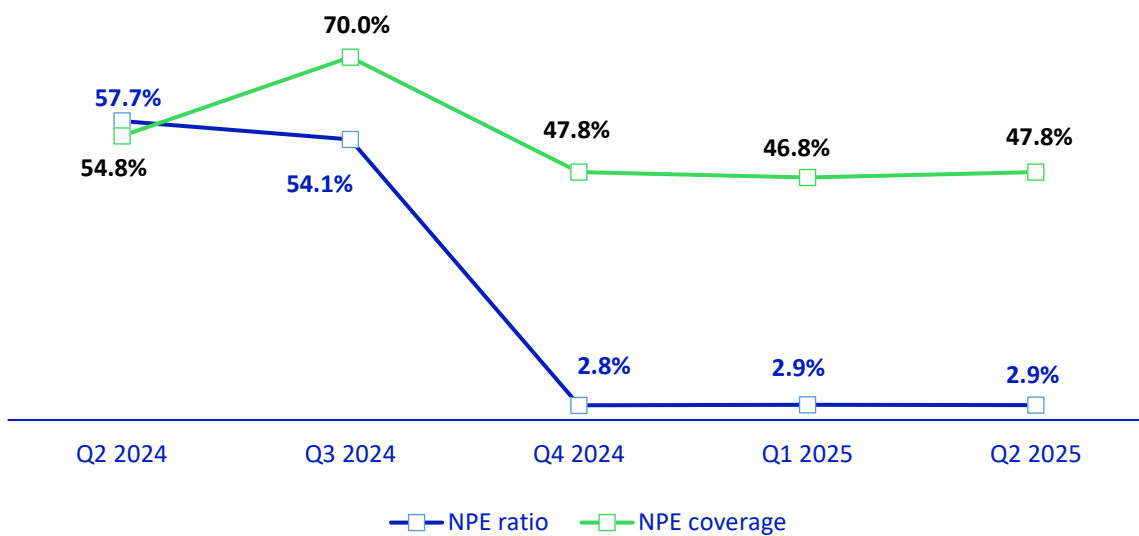


Organic profitability increases for 10th consecutive quarter

Group Recurring Pre Provision Income reached **€38.9 mln** up by 124% YoY, on the back of robust growth in Net Interest Income and Net Fee Income. On a more positive tone, recurring core PPI (excluding trading and other income) grew by an impressive 62% QoQ, highlighting the significant quality improvement in profitability. Recurring Profit Before Tax skyrocketed to €27.6 mln in H1 2025 vs just €1.6 mln in the corresponding period of 2024, bolstered by the robust increase in core income. Equally important is the improvement in the quality of profitability, as the contribution of NPEs to revenues was limited to under €1.0 mln in H1 2025 compared to €11.3 mln in the same period last year.

Asset Quality improved substantially

Provisions for expected credit losses tumbled by 40% YoY and amounted to €9.4 mln in H1 2025, due to the substantial improvement in asset quality. The NPE ratio was shaped at 2.9% from 57.7% in H1 2024 and remained flattish q-o-q. NPE coverage also widened by 100bps QoQ to 47.8% in H1 2025.



Business Developments

On 16.9.2025, CrediaBank agreed with HSBC Continental Europe, S.A. regarding the potential Majority Acquisition in HSBC Bank Malta p.l.c.

CrediaBank has entered into a put option agreement with HSBC Continental Europe, S.A. ("HBCE") regarding the potential acquisition of HBCE's 70.03% shareholding in HSBC Bank Malta p.l.c. for a €200 mln cash consideration (the "Potential Transaction"), **representing a 0.48x multiple of HSBC Malta's H1 2025 Tangible Book Value (TBV)**. The Potential Transaction is subject to corporate and regulatory approvals from the Malta Financial Services Authority (MFSA), the Bank of Greece and the European Central Bank, and is expected to be completed by end of 2026. Following the acquisition of HBCE's 70.03% shareholding in HSBC Malta, CrediaBank would become the Bank's majority shareholder. Under the MFSA's Capital Markets Rules, CrediaBank would be obliged to launch a mandatory takeover offer for the remaining shares in the Bank. As part of that process, minority shareholders would be entitled – but not obliged – to sell their shares in the Bank to CrediaBank. The price per share offered to minority shareholders as part of the MTO would be €1.44 per share, calculated on the basis of the 'equitable price' formula as defined in Rule 11.39 of the MFSA's Capital Markets Rules. CrediaBank intends to **keep HSBC Malta listed on the Maltese Stock Exchange and continue its historical dividend distribution policies** as it acknowledges its importance for the minority shareholders and the local community. **The Potential Transaction is expected to bolster significantly EPS growth and RoaTBV of CrediaBank.** If the Potential Transaction proceeds, upon completion, CrediaBank's regulatory capital ratios are expected to remain well above their respective regulatory requirements, since the Potential Transaction is capital neutral and will be financed entirely from own liquidity and capital resources, while is expected to be completed by H2 2026.

Change of name to "CrediaBank"

On 10 July 2025, the Annual Ordinary General Meeting of Shareholders, approved the change of the company's name from "Attica Bank S.A." to "CrediaBank S.A." with the distinctive title "CrediaBank". This is an important milestone, 10 months after the legal merger of Attica Bank with Pancreta Bank, constituting the first step in a transition process.

AT1 and Tier II issues

The bank successfully completed for the first time in its 100 years of history, the issuance of Additional Tier 1 Notes of €100 mln and Tier II notes of €150 mln, under the Bank's Euro Medium Term Note Programme. The AT1 Notes were oversubscribed by more than 4x and Tier II Notes oversubscribed 5x, resulting in lowering the final yield by 62.5 basis points. Foreign investors covered more than 80% of both issues and the majority of bonds were sold to Asset Managers (c.82% of the Tier II and >90% of AT1) followed by Bank/Private Banks. It was the most innovative transaction in the European bond market, as for the first time a simultaneous AT1 and Tier II issuance took place, highlighting the confidence of international investors in the Bank's ongoing transformation.

Operational merger

On Sunday 8 September 2025 the system integration took place, completing the merger and absorption of Pancreta Bank. The completion of the system integration was an important step in a complex and demanding project, which was implemented according to plan. With the end of the process, unified infrastructures and functions are now being formed, creating conditions for the stabilization of the new entity and the continuation of its operational activity.

Free Float Increase

Given the restrictions arising from the "Merger & Investment Agreement" (MIA) between the main shareholders (Thrivest and GrowthFund, formerly HFSF), which includes a lock-up period of 12 months from the completion of the share capital increase, the Bank requested and received from the Athens Stock Exchange an extension to increase the free float of its shares due to the restriction imposed by the MIA.

New Insurance-Investment Program "Future Capital"

The Bank in collaboration with the insurance company ERGO Hellas, created an innovative investment-savings program called "Future Capital" connected to Unit Linked products. This is a hybrid program that combines guaranteed savings with investment, providing the opportunity for returns depending on the investment profile of each client. It is custom made depending on the needs of each client. It is fully customized to the client's needs and through systematic periodic payments, savings are enhanced, and capital is accumulated for investment. All of the above are combined with a premium waiver program which secures that the insurance coverage remains in case of serious incidents.

Transformation Plan

The operational merger and the change of the brand name are two of the most important milestones of the transformation program, creating the foundations for the full integration and modernization of the Bank. The centralization of critical functions leads to resource savings, improved efficiency and reinforcement of strategic governance, while the new corporate identity fortifies the Bank's position in the market and establishes relationships of trust with customers.

The implementation of the strategic transformation plan is progressing according to plan, with progress in all key pillars:

1. Operating Model and Processes

The Bank's operating model is evolving towards automation and more efficient service. Centralization processes have been implemented, simplifying workflows and allowing branches to focus on developing customer relationships.

2. IT systems and infrastructure integration

The operational merger has been completed, creating unified processes and workflows across the Bank. The integration of information systems is progressing gradually, according to plan, with the aim of improving service and enhancing operational consistency. At the same time, a period of stabilization and adaptation is underway, with continuous training and support activities, so that the new technological environment can be fully utilized in the coming period.

3. Customer Experience & Digital Transformation

Following the functional integration of systems, which was the basic prerequisite for transformation, the Bank is implementing a comprehensive Digital Transformation program with a "digital-first" philosophy, investing in technological innovation, customer-centric services, and a sustainable development.

In this context, the main goal is to empower executives through modern tools and certifications, complete the integration of users into the CRM Sales system, which will lead to a more effective customer management and implement a 360° evaluation of their experience. At the same time, the new system is moving towards digital accounts and card statements, contributing to reducing its environmental footprint. In the field of technology and infrastructure, electronic signature pads are being installed in all former PCB branches, customer identification and automatic card entry systems, as well as new model equipment in branches, with a pilot application in the Skoufa branch. In addition, emphasis is placed on accessibility through a support platform for the deaf and hard of hearing, available in branches, the call center and the virtual branch. At the same time, the YourAttica service is being strengthened, aiming to complement the physical footprint of the network, offering greater flexibility and alternative ways of service.

The Digital Transformation program focuses on four main pillars:

1. Redesign e-banking and mobile app with new UX/UI for an upgraded user experience.
2. Integrating new functions, such as SWIFT & FX transfers, bulk bill payments, creation of term deposits and digital statements.
3. New generation branches with e-signature pads, VTMs and card-scan access, designed for modern and accessible service.
4. Customer Value Management (CVM) with the implementation of a CVM system and development of automated campaigns for personalized services.

In this way, the Bank aspires to redefine the customer experience, creating the foundations for a digital, flexible and accessible banking environment for all.

4. New brand name

The new brand name of the Bank has been announced and the overall rebranding plan, which includes both branches and digital channels as well as the corporate presentation, is underway. The completion of the rebranding is expected in Q4 2025. The Digital Transformation program is implemented with a "digital-first" and "mobile-first" philosophy, offering an upgraded customer experience at all touchpoints.

5. Product Strategy and New Services

The Bank is gradually expanding its product portfolio, with new proposals such as the renewed New Start Mortgage Loan, the Consumer Loan XL, Lombard Loans and loans supporting photovoltaic investments, as well as financial tools through the National Strategic Reference Framework. At the same time, the BlackRock MF and COBALT investment

campaigns are showing positive momentum, while the new CrediaInfinity proposal, as well as initiatives to support small businesses, are part of the ongoing effort to strengthen the relationship with the customer. The unification of products and pricing policy also continues, aiming to simplify and improve the overall experience.

The Bank continues to implement the key directions of its strategic planning, with an emphasis on improving the customer experience, developing digital tools and strengthening support functions. The new operating model has begun to be implemented in various areas of the Organization, contributing to enhancing coherence and operational efficiency. The effort focuses on adapting to the changing needs of customers and the demands of today's banking environment. By the end of 2025, the following key pillars have been implemented or are in the final phase:

- **Mapping and Reorganization of Support of Business Customers:** Support tasks have been assigned to specialized units, increasing efficiency and improving business customer service.
- **Retail Product Portfolio Unification:** The unification of retail products is progressing at a rapid pace and has been largely completed, while new common products are available for the single branch network.
- **Promotion of New Common Products:** Significant rollout of new banking products and co-financed programs has been achieved throughout the network, offering integrated solutions for individuals and SME's.
- **Adoption of a Common Pricing Policy and a Unified Credit Strategy:** The common pricing policy is applied to the entire customer base, with enhanced transparency and unified portfolio management procedures.
- **Unification of Business Credit Processes:** The new Loan origination system is in the production implementation phase and is being expanded to all products, optimizing the speed and accuracy of approvals.

6. Investment in Human Resources

We remain firmly focused on developing our people and enhancing the daily positive work experience. We completed the new remuneration policy with rewards and implemented a performance evaluation for all staff, linked to specific incentives and bonuses, which were awarded within the first half. We continue to train our people in new skills, such as insurance products & advisory approach, serving vulnerable groups as well as new banking technologies & ESG issues. We are moving forward with the creation of new roles in branches and strengthening staffing, with an emphasis on personalized and humane service. At the same time, we plan volunteering actions, such as tree planting, visits to environmental exhibitions, in collaboration with recognized cultural organizations, and we continue interactive well-being seminars with update topics. In addition, we continue to invest in employee benefits with discounted pricing on banking products, special discounts at partner companies and we maintain flexible work models, with the possibility of teleworking up to 5 times a month.

CrediaBank represents the new era of banking: a modern and competitive organization that combines innovation and human-centered values. Our goal is to offer a superior experience, empower our people and respond flexibly to market needs, establishing CrediaBank as a benchmark for the future.

ESG

The Bank harmonizes and expands its policies and actions regarding Sustainability and ESG through a new, clearly defined Sustainability organizational structure as well as the ESG committee, with the aim of transparency and accountability, as defined by European standards.

During the first half of 2025, the Bank, in accordance with European CSRD legislation, published its first sustainability report based on the new strict European ESRS standards. Furthermore, through the "Double Materiality Assessment" exercise, it highlighted its areas of interest, on which it plans its ESG strategy with the aim of integrating sustainability into every aspect of its operation. The ultimate goal is to support the green transition, strengthen social cohesion and cultivate a culture of transparency and accountability. The Bank establishes the Sustainability Policy and the Sustainable Financing Policy, investing in green and sustainable financing, while continuing to dynamically provide green and sustainable financing solutions, supporting the pillar of green transition and energy security.

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