

## Documents Incorporated by Reference

The information and documents set out below are incorporated into this Prospectus by reference. The documents below were published by Piraeus Holdings and Piraeus Bank, as applicable, and submitted to the HCMC, in connection with Piraeus Holdings' disclosure obligations as a Greek company with ordinary shares listed on the ATHEX, on or prior to the date of the Prospectus. The Prospectus incorporates by reference the following documents:

- The condensed interim consolidated financial statements for the Group as at and for the nine-month period ended 30 September 2025 and the notes thereto: [https://www.piraeusholdings.gr/-/jssmedia/Com/Consolidated-Companies/2025/Nine-Month-2025-Financial-Report-of-PB.pdf?sc\\_lang=en](https://www.piraeusholdings.gr/-/jssmedia/Com/Consolidated-Companies/2025/Nine-Month-2025-Financial-Report-of-PB.pdf?sc_lang=en)
- The audited consolidated financial statements for the Group as at and for the year ended 31 December 2024, the notes thereto and the Independent Auditors' Report thereon, which appear on pages 306 to 317 of the Group's Annual Financial Report for the year ended 31 December 2024: [https://www.piraeusholdings.gr/-/media/Com/2024/Files/Investors/Financial-Statements/Consolidated-Companies/Annual-Financial-Report-of-2024-of-PB-Goup\\_12M.pdf?sc\\_lang=en](https://www.piraeusholdings.gr/-/media/Com/2024/Files/Investors/Financial-Statements/Consolidated-Companies/Annual-Financial-Report-of-2024-of-PB-Goup_12M.pdf?sc_lang=en)
- The audited consolidated financial statements for the Group as at and for the year ended 31 December 2023, the notes thereto and the Independent Auditors' Report thereon, which appear on pages 70 to 76 of the Group's Annual Financial Report for the year ended 31 December 2023: <https://www.piraeusholdings.gr/-/media/Com/2023/Files/Investors/Financials/Financial-Statements/Consolidated-Companies/Annual-Financial-Report-of-2023-of-PB-Goup-En.pdf>
- The audited consolidated financial statements for the Group as at and for the year ended 31 December 2022, the notes thereto and the Independent Auditors' Report thereon, which appear on pages 68 to 74 of the Group's Annual Financial Report for the year ended 31 December 2022: [https://www.piraeusholdings.gr/-/jssmedia/Com/2022/Files/investors/Financials/Financial-Statements/Annual-Financial-Report-2022-of-PB-Group-31122022\\_En.pdf](https://www.piraeusholdings.gr/-/jssmedia/Com/2022/Files/investors/Financials/Financial-Statements/Annual-Financial-Report-2022-of-PB-Group-31122022_En.pdf)
- The condensed interim reviewed consolidated financial statements for the PFH Group as at and for the nine-month period ended 30 September 2025: [https://www.piraeusholdings.gr/-/jssmedia/Com/2025/Files/Investors/Financials/Financial-Statements/9M/Nine-Month-2025-Financial-Repor-of-PFH.pdf?sc\\_lang=en](https://www.piraeusholdings.gr/-/jssmedia/Com/2025/Files/Investors/Financials/Financial-Statements/9M/Nine-Month-2025-Financial-Repor-of-PFH.pdf?sc_lang=en)
- The condensed interim reviewed consolidated financial statements for the PFH Group as at and for the nine-month period ended 30 September 2024: [https://www.piraeusholdings.gr/-/jssmedia/Com/2024/Files/Investors/Financial-Statements/Statements/9M-2024\\_Group\\_En.pdf](https://www.piraeusholdings.gr/-/jssmedia/Com/2024/Files/Investors/Financial-Statements/Statements/9M-2024_Group_En.pdf)
- The audited consolidated financial statements for the PFH Group as at and for the year ended 31 December 2024, the notes thereto and the Independent Auditors' Report thereon, which appear on pages 183 to 396 of the Group's Annual Financial Report for the year ended 31 December 2024: [https://www.piraeusholdings.gr/-/jssmedia/Com/2024/Files/Investors/Financials/Financial-Results/12M/Annual-Financial-Report-of-PFH-2024\\_ENG.pdf](https://www.piraeusholdings.gr/-/jssmedia/Com/2024/Files/Investors/Financials/Financial-Results/12M/Annual-Financial-Report-of-PFH-2024_ENG.pdf)
- The audited consolidated financial statements for the PFH Group as at and for the year ended 31 December 2023, the notes thereto and the Independent Auditors' Report thereon, which appear on pages 183 to 396 of the Group's Annual Financial Report for the year ended 31 December 2023: <https://www.piraeusholdings.gr/-/jssmedia/Com/2023/Files/Investors/Financials/Financial-Results/Q4/Annual-Financial-Report-2023-of-PFH.pdf>
- The audited consolidated financial statements for the PFH Group as at and for the year ended 31 December 2022, the notes thereto and the Independent Auditors' Report thereon, which appear on pages 123 to 342 of the Group's Annual Financial Report for the year ended 31 December 2022: <https://www.piraeusholdings.gr/-/jssmedia/Com/2022/Files/investors/financial-results/Q4/Annual-Financial-Report-2022-of-PFH.pdf>

Other than the above, information included on Piraeus Bank's website and Piraeus Holdings' website does not form part of the Prospectus.