

ANNUAL GENERAL MEETING
Tuesday, 28 April 2026, 10:00 a.m.

which will take place in a hybrid manner, namely, with the physical presence of Shareholders in the Conference Hall of Nea Ionia, at 8 Iolkou Street, Building H, Nea Ionia, GR 14234, and with the participation of Shareholders remotely, in real time, via teleconference.

Should the quorum required by law not be achieved, the Annual General Meeting of the Shareholders of Eurobank S.A. will take place in Repeat Meeting on Thursday, May 14, 2026, at 10:00 a.m., also in a hybrid manner, namely, with the physical presence of Shareholders in the conference hall of Nea Ionia, at 8 Iolkou Street, Building H, Nea Ionia, GR 14234, and with the participation of Shareholders remotely via teleconference in real time, without the publication of a further invitation.

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1. AGENDA ITEMS

The Board of Directors invites the shareholders of "Eurobank S.A." (Bank or Eurobank) to decide upon the following issues on the agenda:

1. Annual Separate and Consolidated Financial Statements for the financial year 2025. Directors' and Certified Auditors' Reports.
2. Approval of the overall management for the financial year 2025 and discharge of the Certified Auditors for the financial year 2025.
3. Appointment of Certified Auditors for the Financial Statements and for the Sustainability Statement as per the Corporate Sustainability Reporting Directive (CSRD), for the financial year 2026.
4. Dividend distribution and granting of authorizations.
5. Approval of the distribution of net profits to executives and employees of the Bank.
6. Establishment of a share buyback program in accordance with article 49 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.
7. Establishment of a program for distribution of shares in accordance with the provisions of article 114 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.
8. Cancellation of own shares acquired by the Bank under the approved share buyback program, with the corresponding reduction of its share capital, in accordance with article 49 of L. 4548/2018 and the subsequent amendment of article 5 (Share Capital) of the Bank's Articles of Association.
9. (a) Announcement of the election of a new member of the Board of Directors in replacement of a resigned member. (b) Attribution to the elected new member, in replacement of a resigned one, of the status of independent non-executive member.
10. Amendment of article 7 of the Bank's Articles of Association aiming to the provision of the option to establish unequal terms of office of the Board of Director's members.
11. Approvals according to article 86 of L. 4261/2014.
12. Approval of amendment of the Remuneration Policy for Directors.
13. Approval of the remuneration for the financial year 2025 and of the remuneration to be paid for the financial year 2026 for the Directors.
14. Remuneration Report for the financial year 2025.
15. Submission of the Annual Activity Report of the Audit Committee for the financial year 2025.
16. Submission of the Independent Non-Executive Directors' Report.

2. SUMMARY OF ITEMS ON THE AGENDA

Note: *The voting rights held by the Bank (own shares) shall not be taken into consideration for the purposes of calculating quorum and majority.*

1. Annual Separate and Consolidated Financial Statements for the financial year 2025. Directors' and Certified Auditors' Reports.

Required quorum:	20% of share capital
Required quorum of Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)

The Board of Directors (Board or BoD) proposes to the Annual General Meeting (AGM) the approval of the Annual Separate and Consolidated Financial Statements for the financial year 2025.

The aforementioned financial statements consist of the Balance Sheet, the Income Statement, the Statement of Comprehensive Income, the Statement of Changes in Equity, the Cash Flow Statement as well as the Notes to the Financial Statements. The aforementioned financial statements and the Directors' Report were approved by the BoD on 05.03.2026.

The said financial statements, the Directors' Report (which includes the Sustainability Statement) and the Auditors' Report for the financial year 2025 are available to the shareholders on the Bank's website www.eurobank.gr.

It is pointed out that, according to the provisions of par. 1 (b) of article 97 of L. 4548/2018, the relevant information regarding cases of conflicts of interest as well as contracts concluded during the financial year 2025 and fall within the provisions of article 99 of L. 4548/2018 has been included and made public in the abovementioned Directors' Report (in the relevant part titled "Information required under L. 4548/2018 (article 97, par.1 (b))").

In addition, the relevant presentation and press release are also available on the Bank's website (www.eurobank.gr).

Finally, it is noted that, pursuant to the provisions of the Company Law 4548/2018, the Bank is required to form a statutory reserve of at least one-twentieth of its net profits. For the financial year 2025, a statutory reserve of €34,449,738.29 was formed.

Draft proposed resolution on aforementioned item of the agenda:

The AGM, with a majority exceeding the minimum required by the law, approved the Annual Separate and Consolidated Financial Statements for the financial year 2025, as well as the Directors' and Certified Auditors' Reports.

2. Approval of the overall management for the financial year 2025 and discharge of the Certified Auditors for the financial year 2025.

Required quorum:	20% of share capital
Required quorum of Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)

The BoD recommends to the AGM the approval of the overall management for the financial year 2025, in accordance with the provisions of article 108 of L. 4548/2018, as well as the discharge of the Certified Auditors for the financial year 2025 according to the provisions of article 117 of L. 4548/2018.

Draft proposed resolution on aforementioned item of the agenda:

The AGM, with a majority exceeding the minimum required by the law, approved the overall management for the financial year 2025 as well as the discharge of the Certified Auditors for the financial year 2025.

3. Appointment of Certified Auditors for the Financial Statements and for the Sustainability Statement as per the Corporate Sustainability Reporting Directive (CSRD) for the financial year 2026.

Required quorum:	20% of share capital
Required quorum of Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)

On Audit Committee's proposal, the BoD recommends to the AGM the reappointment of KPMG Certified Auditors S.A. (KPMG) as the statutory auditor to carry out the statutory audit of the Annual Separate and Consolidated Financial Statements of the Bank for the financial year 2026, as well as for the audit and assurance of the submission of the Sustainability Statement, according to the provisions of article 154C of L. 4548/2018, for the financial year 2026.

Finally, it is recommended to the AGM the KPMG's relevant fees for the statutory audit of the Annual Separate and Consolidated Financial Statements of the Bank for the financial year 2026 to amount to €1.8 m. and to €0.3 m. for the audit and assurance of the submission of the Sustainability Statement, according to the provisions of article 154C of L. 4548/2018, for the financial year 2026.

The total fees paid to KPMG for audit and other services rendered during the financial year 2025 for the Bank and its Group are analyzed in note 45 and 47 of the 2025 Annual Separate and Consolidated Financial Statements of the Bank, respectively, according to the provisions of article 29 of L. 4308/2014.

Draft proposed resolution on aforementioned item of the agenda:

The AGM, with a majority exceeding the minimum required by the law, approved:

a) the appointment of the firm KPMG Certified Auditors S.A. (KPMG) as statutory auditor to carry out the statutory audit of the Annual Separate and Consolidated Financial Statements of the Bank for the financial year 2026, as well as for the audit and assurance of the submission of the Sustainability Statement, according to the provisions of article 154C of L. 4548/2018, for the financial year 2026; and

b) KPMG's relevant fees for the statutory audit of the Annual Separate and Consolidated Financial Statements of the Bank for the financial year 2026 to amount to €1.8 m. and to €0.3 m. for the audit and assurance of the submission of the Sustainability Statement, according to the provisions of article 154C of L. 4548/2018, for the financial year 2026.

4. Dividend distribution and granting of authorizations.

Required quorum:	20% of share capital
Required quorum of Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)

The Board of Directors taking into account:

- the fact that the financial year 2025 was another exceptional year of strong results and specifically:
 - The consolidated Net Profits were formed at €1,361m

- Total Capital Adequacy (Total CAD) ratio and Common Equity Tier 1 (CET1) ratio - as presented in the Directors' Report - stood at 20% and 15,6% of Risk Weighted Assets respectively
- The Non-Performing Exposures (NPEs) ratio was reduced to 2.6%
- the fact that non-mandatory reserves (interim dividend) of €170 million has already been distributed to the shareholders on 12.11.2025, following a decision of the Board in accordance with the provisions of art. 162(3) of Law 4548/2018
- as well as that the conditions of articles 158-162 of the Company Law 4548/2018 are met

proposes the distribution of a gross dividend of €0.0712 per share with the total distributed amount amounting to €258,673,900.00, which is subject to withholding tax according to the applicable tax regime.

Taking into account the €170 million that have already been distributed to shareholders (interim dividend), the total distribution amounts to €428,673,900.00, which corresponds to €0.1180 per share, based on the Bank's total number of shares. The amount per share will be increased due to the own shares that are not entitled to receive a dividend, as the final number of shares participating in the distribution will be determined on the dividend beneficiaries' record date. Therefore, based on the above, the dividend increase amounts to approximately 13% compared to the previous financial year.

In addition, it is clarified that based on the Financial Statements for the year ended 31 December 2025, which have already been approved by the AGM under agenda item 1, the amount will be distributed from the "Special Reserves" account.

The estimated key dates for the dividend distribution are:

- a. Monday 11.05.2026: Ex-dividend date (namely the date from which the Bank's shares are traded without the right to receive dividend),
- b. Tuesday 12.05.2026: Dividend beneficiaries record date (namely the date on which all the registered shareholders in the files of the Bank's Electronic Securities System shall be identified as beneficiaries of dividend), and
- c. Friday 15.05.2026 Dividend payment date (namely the date on which the dividend cash payment shall commence).

It is also proposed that the necessary authorizations for the implementation of the procedural details are provided to the Bank's Board.

It is noted that the dividend distribution, and therefore the above dates, are subject to the relevant approval of the European Central Bank.

Draft proposed resolution on aforementioned item of the agenda:

The AGM, with a majority exceeding the minimum required by the law, approved the dividend distribution to shareholders, amounting to €258,673,900.00, from the "Special Reserves" account and authorized the Board of Directors to do everything necessary or appropriate in the context of the implementation of this decision of the AGM, as proposed by the BoD.

5. Approval of the distribution of net profits to executives and employees of the Bank.

Required quorum:	20% of share capital
Required quorum of Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)

The Board of Directors taking into account:

- The achievement of the Group's targets
- The financial results and profitability for the financial year 2025
- The attraction, motivation, and retention of highly qualified executives and personnel
- The recommendation of the Bank's Remuneration Committee

proposes the distribution of the total amount of approximately 35.3m (increased by 11% versus last year) to executives and employees of Eurobank, which will be paid according to the Bank's Remuneration Policy, taking into consideration their performance and commitment to the Group's strategic and financial objectives. For the more comprehensive information of the Bank's shareholders, it is noted that the amount that was distributed in total last year to executives and employees of both Eurobank and Eurobank Ergasias Services and Holdings S.A. amounted to €31.7m.

The amount set aside for employee distribution will be increased by 14% vs financial year 2024, while senior executives will see a 5% increase. It is also reminded that for the previous financial year, the CEO and the Deputy CEOs did not receive any increase in their variable remuneration, allowing more resources to be allocated to employees.

During 2025, the Group has demonstrated strong organic growth exceeding the initial targets (loan, deposit and managed funds growth reached 12%, 5%, and 30%, respectively, vs initial targets of 7.5%, 4% and 18%). Profitability remained strong despite a lower interbank interest rate environment and Return on Tangible Book Value reached 16% vs. an initial target of 15%.

As a result, shareholder reward ratio increases to 55%, from 50% in 2024, and total dividend distribution per share increases by close to 13%.

It should be noted that, according to the legislation in force and the Remuneration Policy for the employees with material impact on the Bank's risk profile, the distribution of net profits, as well as of the other variable remuneration that they receive in the form of shares, is deferred for a percentage ranging from 40% to 70% of the total variable remuneration, depending on the beneficiary's position, and paid over the next 4-5 years in equal installments. These payments are subject to "Malus" (reduction of unvested compensation) or "Clawback" (recover of paid compensation) arrangements.

It is clarified that based on the Financial Statements for the year ended 31 December 2025, which have already been approved by the AGM (item 1), the amount will be distributed from the "Special Reserves" account.

It is noted that the final disposition per beneficiary will be implemented by the relevant bodies and in accordance with the terms and conditions of the corporate internal regulations/procedures and policies.

Draft proposed resolution on aforementioned item of the agenda:

The AGM, with a majority exceeding the minimum required by the law, approved the distribution of an amount of up to €35.3m to executives and employees of the Bank from the "Special Reserves" account.

6. Establishment of a share buyback program in accordance with article 49 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.

Required quorum:	20% of share capital
Required quorum of Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)

The BoD, taking into account on the one hand the best international best practices and on the other hand the provisions in the Shareholders' Remuneration Policy, proposes to the AGM the approval of a share buyback program (Program) in accordance with the terms and conditions provided by article 49 of Law 4548/2018.

The Bank intends to use the own shares it will acquire in order to reduce its share capital in accordance with article 49 of Law 4548/2018, and/or for distribution to the Bank's employees and/or the members of its Management and/or its affiliated companies, and/or for other purposes as provided by the applicable law.

The BoD requests from the AGM to approve the Programme under the following terms:

- i) The total cost of the Program will not exceed the amount of €288 million and in any case, the own shares held by the Bank, including those to be acquired via the Program, will not exceed 10% of the Bank's paid-in share capital, in accordance with the legislation in force.
- ii) The duration of the Program will not exceed 12 months, starting from the date of receipt of the European Central Bank's decision granting supervisory permission of the Program.
- iii) The minimum price per share for the acquisition of own shares under the Program will be set at the nominal value of the share, i.e. €0.22, and the maximum price will be set at €10.

The implementation of the Program shall be carried out in accordance with the applicable legislative and regulatory framework, including the provisions of Regulation (EU) 596/2014 Market Abuse and Commission Delegated Regulation (EU) 2016/1052.

It is noted that the implementation of the Programme is subject to receipt of the relevant supervisory approval from the European Central Bank.

Draft proposed resolution on aforementioned item of the agenda:

The AGM, with a majority exceeding the minimum required by the law:

1) Approved the Program under the following terms: (i) the total cost of the Program will not exceed the amount of € 288 million and in any case, the own shares held by the Bank, including those to be acquired via the Program, will not exceed 10% of the Bank's paid-in share capital, in accordance with the legislation in force; (ii) the duration of the Program will not exceed 12 months, starting from the date of receipt of the European Central Bank's decision granting supervisory permission of the Program; and (iii) the minimum price per share for the acquisition of own shares under the Program will be set at the nominal value of the share, i.e. €0.22, and the maximum price will be set at €10, as approved by the BoD.

2) Authorized the BoD to determine at its discretion any other detail for the implementation of the Program, to suspend it, and to take all necessary actions from time to time, delegating the relevant authorities to the appropriate individuals, for the implementation of the Program.

7. Establishment of a program for distribution of shares in accordance with the provisions of article 114 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.

Required quorum:	50% of share capital
Required quorum of Repeat Meeting:	20% of share capital
Required majority:	2/3 of votes (present in person or by proxy)

The BoD, taking into consideration the regulatory and supervisory framework related to the variable elements of remuneration, international best practices, as well as the Bank's commitment to the corporate governance principles and to the alignment of the interests of the Bank's executives and employees to those of its shareholders, recommends the establishment of a five-year program for the free distribution of shares starting from 2026 (Program) in accordance with the provisions of article 114 of L. 4548/2018 to executives and employees of the Bank and its affiliated companies, within the meaning of article 32 of L. 4308/2014.

The Program primarily aims to the effective implementation of the Bank's Remuneration Policy, which provides for the allocation of variable remuneration through a balanced combination of cash and financial instruments. In addition to that, the Program targets, on a long-term basis, to attract, retain and motivate executives and employees of the Bank and its affiliated companies.

Through participation in the Program, beneficiaries acquire a direct shareholder interest in the Bank, thereby linking their performance to the sustained performance and value creation for the Bank and the Group, as reflected in the evolution of the Bank 's share value.

The shares awarded to beneficiaries are subject to all applicable deferral, retention, malus and clawback provisions of the current legislative and regulatory framework and the internal procedures and policies.

According to the recommended terms of the Program:

- i. for the free distribution of shares, the Bank will either proceed with a corresponding share capital increase and issuance of new shares or will distribute own shares acquired by the Bank under the share buyback program,
- ii. the maximum shares that can be distributed during the Program will be 36,400,000 common registered shares of the Bank, a number corresponding to [1.0] % of its current paid-in share capital,
- iii. beneficiaries are executives and employees of the Bank and its affiliated companies within the meaning of article 32 of Law 4208/2014.

Otherwise, the BoD of the Bank is authorized to determine the beneficiaries, the detailed terms and conditions for the allocation and distribution of the shares under the Program, as well as the rest of the terms and conditions of the Program, in accordance with the applicable regulatory and legislative framework and the Bank 's internal policies.

It is noted that the Annual General Meeting of Eurobank Ergasias Services and Holdings S.A. (Eurobank Holdings) that was held on 28.07.2020 approved the establishment of a 5-year Stock Option Plan starting from 2021 with an initial maximum number of 55,637,000 stock rights. Furthermore, the Extraordinary General Meeting of the Bank of 22.10.2025 approved a Stock Option Plan which was a continuation of the above Stock Option Plan originally established by Eurobank Holdings and adopted all decisions of the Board of Directors of Eurobank Holdings relating to the initial stock option plan. The initial Stock Option Plan ended in 2025 with the 5th series implementation and, therefore, no financial instruments are available to be awarded as a component of variable remuneration, as per the Remuneration Policy and the applicable regulatory and legislative framework. From the initially approved 55,637,000 stock option rights, 8,859,400 have either not been exercised or have been canceled as per the terms of the Plan, and therefore, the maximum number of stock option rights that could be exercised from the Stock Option Plan amounts to 46,777,600 (16% less than initially approved).

Until now, 28,658,016 stock rights have been already exercised, and the respective number of shares has been issued while the remaining maximum number of stock options that can be exercised in the following years amounts to 18,119,584.

Draft proposed resolution on aforementioned item of the agenda:

The AGM, with a majority exceeding the minimum required by the law, approved, the establishment of a five-year program for the free distribution of shares commencing in 2026, in accordance with the provisions of article 114 of Law 4548/2018, to executives and employees of the Bank and its affiliated companies, within the meaning of article 32 of Law 4308/2014, in accordance with the above terms and conditions, and authorized the Bank's Board of Directors to determine the beneficiaries, the detailed terms for the allocation and distribution of the shares under the Program, as well as the rest of the terms and conditions of the Program, in accordance with the applicable regulatory and legislative framework and the internal policies.

8. Cancellation of own shares acquired by the Bank under the approved share buyback program, with the corresponding reduction of its share capital, in accordance with article 49 of L. 4548/2018 and the subsequent amendment of article 5 (Share Capital) of the Bank's Articles of Association.

Required quorum:	50% of share capital
Required quorum of Repeat Meeting:	20% of share capital
Required majority:	2/3 of votes (present in person or by proxy)

The BoD proposes that the AGM approves, in accordance with article 49 of Law 4548/2018, the cancellation of 28,097,019 treasury shares of nominal value of €0.22 each held by the Bank and the corresponding amendment of article 5 (Share Capital) of the Articles of Association (Cancellation).

The aforementioned shares were acquired by the Bank, under the approved by the 22.10.2025 Bank's Shareholders' Extraordinary General Meeting share buyback program.

In accordance with article 49 of Law 4548/2018, the Bank may use the own shares for distribution to its executives and/or employees and/or any affiliated company and/or reduction of its share capital.

The BoD, based on the best interest of the Bank's shareholders, proposes the cancellation of 28,097,019 treasury shares.

It is noted that the cancellation of the above own shares is subject to the relevant approval of the European Central Bank.

Following the aforementioned, the total share capital of the Bank will amount to €792,751,032.04, divided into 3,603,413,782 common voting shares of nominal value of €0.22 each.

Draft proposed resolution on aforementioned item of the agenda:

The AGM, with a majority exceeding the minimum required by the law:

1) *Approved, as approved by the BoD, (i) the cancellation, in accordance with article 49 of Law 4548/2018, of 28,097,019 own shares of the Bank of nominal value €0.22 each; (ii) the subsequent reduction of the Bank's share capital by 6,181,344.18, resulting by multiplying the total amount of own shares for cancellation, according to the above mentioned (under (i) above), by the nominal value of the share (i.e. 28,097,019 shares x €0.22 per share); and (iii) the amendment of article 5 of the Bank's Articles of Association, to reflect the share capital decrease, as follows:*

(i) Paragraph 1 of article 5 (defining the total amount of the share capital) is amended as follows:

1. The share capital of the Bank amounts to € 792,751,032.04 divided into 3,603,413,782 common voting shares of a nominal value of 0.22 euro each.

(ii) A new subparagraph 2.4 is added to paragraph 2 of article 5 as follows:

2.4. By decision of the Annual General Meeting of the Shareholders of the Bank held on 28 April 2026, the share capital was decreased by the amount of 6,181,344.18 euros, through the cancellation of 28,097,019 Bank's own shares, of a nominal value of 0.22 euro each, which had been acquired by the Bank, under the approved by the 22.10.2025 Bank's Shareholders' Extraordinary General Meeting share buyback program. This share capital decrease was effected by cancellation of shares of a total nominal value equal to the decrease.

Following the above decrease, the share capital of the Bank was reduced to 792,751,032.04 euros and the total number of shares to 3,603,413,782 of a nominal value of €0.22 euro each.

2) Authorized the Board of Directors to do everything necessary or appropriate in the context of the implementation of this decision of the AGM.

9. (a) Announcement of the election of a new member of the Board of Directors in replacement of a resigned member. (b) Attribution to the elected new member, in replacement of a resigned one, of the status of independent non-executive member.

(a) Announcement of the election of a new member of the Board of Directors in replacement of a resigned member.

As the Bank has already announced, the BoD, at its meeting held on 20.03.2026 and following the relevant recommendation of the Nomination and Corporate Governance Committee, elected Ms. Alexandra Reich as new independent non-executive Director, in replacement of the resigned independent non-executive Director Mr. Jawaid Mirza, for an equal term to the remaining term of the resigned member.

In this framework, the term of office of Ms. Alexandra Reich started on 20.03.2026 and expires at the same time as the term of office of the remaining members of the BoD of the Bank, i.e. on 23.07.2027, and in any case prolongs until the date when the Annual General Meeting for the year 2027 will take place.

The above election took place following a structured evaluation and nomination process conducted by the Nomination and Corporate Governance Committee, which included, among others, the determination of the required candidate profile, the co-estimation of the collective suitability needs of the Board of Directors, as well as the comparative assessment of shortlisted candidates in relation to the Bank's strategic priorities and operational needs.

The Nomination and Corporate Governance Committee concluded that Ms. Alexandra Reich best meets the Bank's current needs, as she combines strong digital and technology expertise with proven senior executive leadership and direct operational accountability at large scale, as well as experience in serving on the Board of Directors of a significant European banking institution supervised by the Single Supervisory Mechanism, including participation in committees focused on technology and risk, and the resulting experience in governance matters and supervisory relations.

Furthermore, following the relevant assessment, it was determined that Ms. Alexandra Reich meets the suitability criteria stipulated by the applicable legislative and regulatory framework and the approved Board Nomination Policy of the Directors of the Bank, while also meets the independence criteria set by the applicable legislative and regulatory framework.

The Nomination and Corporate Governance Committee also took into account her professional maturity, structured thinking, sound business judgment of Ms. Alexandra Reich and the positive endorsement provided by Senior Management and unanimously recommended her appointment. At the same time, her election strengthens the representation of the female gender on the BoD, in accordance with the provisions of the Bank's Board Diversity Policy.

Furthermore, it is noted that the review process of the new member by the Single Supervisory Mechanism of the European Central Bank has already been initiated, in accordance with the applicable legislative and regulatory framework.

Short resume of the new Board member is outlined below:

Ms. Reich is currently a non-executive member of the board of directors of ING Group and a board member of Cellnex Telecom and Delta Fiber. She brings more than 20 years of international executive leadership experience across telecommunications and technology-driven organizations. She has served as Chief Executive Officer of Telenor Hungary and of DTAC Total Access Communication in Thailand and has held regional cluster leadership responsibilities across Central and Eastern Europe within the Telenor Group, including Chairmanship roles in Serbia and Bulgaria. In these capacities, she led large-scale operational turnarounds, strategic repositioning initiatives, spectrum and regulatory engagement processes, and complex IT and digital transformation programmes in highly competitive and regulated markets. Previously, she held senior executive roles at Swisscom Schweiz AG, including Head of Mobile Business & Digitalization and Head of Marketing & Sales Consumer, where she drove customer-centric digital transformation and commercial performance improvement. She began her career in investment banking before founding a digital and technology venture focused on early-stage solutions for financial institutions. Ms. Reich holds a Bachelor's and Master's degree in Business Administration from the Vienna University of Economics and Business and has completed executive education programmes at INSEAD, Harvard/Stanford and IMD.

Following the above, it is announced to the General Meeting, in accordance with Article 82 paragraph 1 of Law 4548/2018, the aforementioned election of the new member of the Board of Directors, in replacement of the resigned member, in accordance with the applicable legislative and regulatory framework, and the present item is submitted to the General Meeting for information and is not submitted for voting.

(b) Attribution to the elected new member, in replacement of a resigned one, of the status of independent non-executive member.

Required quorum:	20% of share capital
Required quorum of Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)

Following the aforementioned announcement of the election of Ms. Alexandra Reich as a member of the Board of Directors, the BoD, upon the relevant recommendation of the Nomination and Corporate Governance Committee, proposes to the General Meeting that she be designated as an independent non-executive member of the Board of Directors.

Ms. Alexandra Reich meets all suitability criteria stipulated by the applicable legislative and regulatory framework and the approved Nomination Policy of the Directors of the Bank. She possesses the required knowledge, skills and experience, demonstrates integrity, good repute and independent judgment, and has confirmed her ability to devote sufficient time to the performance of her duties, taking into account the intensity of the Bank's Board and Board committees' calendar.

The Nomination and Corporate Governance Committee reviewed preliminary assessments by Compliance and Legal Units, which did not identify any prohibitive integrity, reputation issues or legal impediments.

Regarding her selection as an independent Board member, it is stated that she meets the independence criteria stipulated in: a) article 9 of Law 4706/2020, b) the European Commission Recommendation 2005/162 "on the role of non-executive or supervisory directors of listed companies and on the committees of the (supervisory) board", and c) the Executive Committee Act of the Bank of Greece No 224/21.12.2023 on the "Assessment of suitability for the taking up of a post as a member of the Board of Directors and as a key function holder" adopting the EBA Guidelines on the "Assessment of the suitability of members of the management body and key function holders" (EBA/GL/2021/06), and is free from financial, business, family or other dependent relations, which could influence her decisions and her independent and objective judgment. Any potential case-specific conflicts of interest, including those that could arise in connection with her role at ING Group, are assessed as manageable under the Bank's conflict of interest framework and recusal arrangements, and do not impair her independent and objective judgment.

The Board of Directors, taking into consideration the applicable legislative and regulatory framework and the Bank's internal policies, confirmed, following the relevant recommendation of the Nomination and Corporate Governance Committee, the fulfillment of the above criteria.

Furthermore, it is noted that the review process of the new member by the Single Supervisory Mechanism of the European Central Bank has already been initiated, in accordance with the applicable legislative and regulatory framework.

In view of the above and in accordance with the current legislative and regulatory framework, the General Meeting is requested to grant the status of independent non-executive member to the new member elected by the Board of Directors and to confirm the number of independent non-executive members of the Board.

Draft proposed resolution on aforementioned item of the agenda:

The AGM, with a majority with a majority exceeding the minimum required by the law, attributed the status of Independent Non-Executive Member of the Bank's Board of Directors to Ms. Alexandra Reich, who was elected by the Board's decision dated 20-03-2026, in replacement of the resigned independent non-executive Board member Mr. Jawaid Mirza, whose term of office expires concurrently with the term of office of the other Board members of the Bank and more specifically on 23.07.2027, prolonged until the end of the period the Annual General Meeting for the year 2027 will take place.

Following the above, the AGM confirmed that the number of independent non-executive Directors of the Bank amounts to eight (8) out of a total of thirteen (13) members.

10. Amendment of article 7 of the Bank's Articles of Association aiming to the provision of the option to establish unequal terms of office of the Board of Director's members.

Required quorum:	20% of share capital
Required quorum of Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)

The BoD proposes to the AGM the amendment of article 7 of the Bank's Articles of Association, regarding the term of office of the members of the Board of Directors, aiming to the provision of the option to establish unequal terms of office of the Board of Directors' members, according to article 85 par. 2 of Law 4548/2018.

Draft proposed resolution on aforementioned item of the agenda:

The AGM, with a majority exceeding the minimum required by the law, approved the amendment of article 7 of the Bank's Articles of Association, by amending paragraph 1 of this article, aiming to the provision of the option to establish unequal terms of office of the Board of Directors' members, according to article 85 par. 2 of Law 4548/2018 (the relevant amendment of the paragraph appears in track changes mode):

"Article 7 Board of Directors
Election of members

1. The Bank is governed by a Board of Directors consisting of a minimum of three (3) and a maximum of fifteen (15) members, elected by the General Meeting, also determining their term of office, which must not exceed the maximum term of office provided by law. The General Meeting may resolve on partial renewal of the Board of Directors or successive expiration of its members' term of office. In this case, it is permissible to initially provide for unequal terms of office of its members. A legal entity may be elected as a Member of the Board

2. In all cases of members whose membership has lapsed (due to resignation, death or degradation for any reason), the Board of Directors is entitled to continue the management and representation of the Bank, without being obliged to replace the lapsed members, provided that the number of the remaining members exceeds half of the number of the members prior to the event that led to the lapse of their membership and, in any case, is not less than three (3)."

11. Approvals according to article 86 of L. 4261/2014.

Required quorum:	50% of share capital
Required quorum of Repeat Meeting:	50% of share capital
Required majority:	66% of votes (present in person or by proxy)

It is noted that in case that the above required quorum is not achieved, the AGM decides by a majority of 75% of the votes represented (in person or by proxy).

Eurobank has delivered consistently strong financial performance, reflecting the effectiveness of its strategic priorities and the disciplined execution of its business plan. The Group has demonstrated robust profitability, strengthened capital adequacy, and enhanced operational efficiency, while continuing to maintain a prudent risk profile. At the same time, the Group has made substantial progress in implementing its strategic initiatives which have reinforced the Group's resilience and have positioned it well to capture future opportunities in an increasingly dynamic and competitive banking environment.

Based on the above, the Bank establishes a variable to fixed remuneration framework that is aligned with the European and domestic market practices. In determining the proposed variable to fixed framework due consideration was given to:

- The Group's philosophy to remunerate senior executives at competitive level in terms of total compensation and more conservative in terms of fixed remuneration.
- The scope and complexity of the executives' responsibilities, including accountability for the overall performance of the Group in Greece and internationally.
- The benchmarking of variable remuneration practices within the banking sector and across other key sectors of the economy, both domestically and internationally.
- The leverage of the ability to attract, retain and motivate key executives in an increasingly competitive market environment.

- The need to appropriately recognize sustained performance and commitment to the Group's strategic and financial objectives.

In light of the above, it is proposed relating to the maximum ratio between the variable and the fixed components of remuneration the following framework for selected senior executive roles:

1. Executive Members of Eurobank's Board of Directors: $\leq 200\%$
2. Executive Board Members of Eurobank: $\leq 170\%$
3. General Managers, Non-Members of the Executive Board: $\leq 120\%$.

It is noted that for the Heads of Independent Control Functions the ratio between the variable and the fixed components of remuneration should be less than 100%.

In total, the proposed framework currently covers 19 senior executives, in particular three Executive Members of the Board of Directors, seven members of the Executive Board and nine General Managers who are not members of the Executive Board.

Within the remuneration framework of Eurobank, the granting of variable remuneration is strictly performance-driven and is by no means automatic. Any award of variable remuneration is contingent upon the achievement of clearly defined performance criteria and is subject to a comprehensive evaluation process designed to ensure alignment with the Group's strategic priorities, financial performance, and long-term sustainability.

Variable remuneration is determined through the Group's established performance management framework, which incorporates a balanced assessment of Group's financial and non-financial indicators. In addition to overall Group performance, individual performance is carefully assessed through a structured appraisal process that considers the specific objectives and responsibilities assigned to each executive. This assessment takes into account both the achievement of quantitative targets and the effective execution of strategic priorities within the respective areas of responsibility.

Through this balanced and structured approach, the Group ensures that variable remuneration appropriately rewards performance that contributes to the achievement of its strategic objectives and the creation of long-term shareholder value.

The proposed variable remuneration is gradually recognized in the financial results and included in the 3-year Business Plan approved by the BoD, as well as in the ICAAP report submitted to the regulator, always ensuring that a sound capital base is maintained with projected capital ratios substantially higher than the regulatory requirements.

The proposed framework will be implemented in accordance with the applicable remuneration governance framework of Eurobank and in full compliance with the relevant legal and regulatory requirements.

The remuneration framework of Eurobank incorporates robust risk management and prudential safeguards designed to ensure that variable remuneration is aligned with sound risk-taking practices and the long-term interests of the Group and its shareholders. In this context, a significant portion of variable remuneration is subject to deferral arrangements over a multi-year period.

In addition, a substantial part (at least 50%) of the variable remuneration is awarded in instruments which are subject to appropriate retention periods. Additionally, the CEO will receive 30% of the total variable remuneration upfront, and the remaining 70% will be deferred and paid over the next 5 years in equal installments. The same deferral period applies to the Members of the Executive Board for 60% of their total variable remuneration, while the General Managers (Non-Members of the Executive Board) have a 50% deferred payment. This mechanism further strengthens the alignment between the interests of executives and shareholders by linking remuneration to the long-term value and performance of the Group.

The remuneration framework also includes established malus and clawback provisions. These mechanisms enable the reduction of deferred variable remuneration (malus) or the recovery of remuneration already paid (clawback).

Through this governance structure, the Group ensures that the implementation of the proposed remuneration framework remains transparent, performance-driven, and fully consistent with both regulatory expectations and the long-term interests of shareholders.

Draft proposed resolution on aforementioned item of the agenda:

The AGM, with a majority exceeding the minimum required by the law, approved, pursuant to the provisions and following the procedure of article 86 of L. 4261/2014, a higher than 100% maximum level of the ratio between the variable and the fixed components of remuneration for selected senior executive roles, as proposed by the BoD.

12. Approval of amendment of the Remuneration Policy for Directors.

Required quorum:	20% of share capital
Required quorum of Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)

Following the recommendation of the Remuneration Committee, the BoD proposes to the AGM to approve the amendment of the Remuneration Policy for Directors (Policy), which has been approved by the AGM of the shareholders of the Bank on 30.04.2025 pursuant to the provisions in articles 110 and 111 of L. 4548/2018. The proposed amendment relates to the adjustment of the remuneration of the Chair and the non-executive Board members taking into consideration the significant level of engagement required by the Board members, as well as their expanded responsibilities in relation to the development and oversight of the Group's strategy. The new remuneration framework also remains aligned with market benchmarking as conducted by a reputable independent consultant, which indicated upward trends in remuneration levels across both the Greek and broader European markets.

Draft of the revised Policy is available in the Bank's website (www.eurobank.gr).

Draft proposed resolution on aforementioned item of the agenda:

The AGM, with a majority exceeding the minimum required by the law, approved the amendment of the Remuneration Policy for Directors of the Bank.

13. Approval of the remuneration for the financial year 2025 and of the remuneration to be paid for the financial year 2026 for the Directors.

Required quorum:	20% of share capital
Required quorum of Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)

Following the recommendation of the Remuneration Committee, the BoD proposes to the AGM to approve:

1) The remuneration paid during the financial year 2025 to the Board members, for the execution of their duties as Board members and as members of the Board Committees, of a total gross amount of €1,506,500, as these had been approved by the Annual General Meeting of shareholders of the Bank on 30.04.2025.

2) The payment of the remuneration to the Board members from 01.05.2026 onwards proportionally, as follows:

i) annual gross remuneration (including Eurobank's contribution to the Eurobank Group's Occupational Insurance Fund (Pension Scheme)) amounting to €390,000 to the Chair of the Board for executing his relevant duties. It is noted that the said remuneration of the Board Chair includes the remuneration related to the execution of his duties as non-executive member (2.ii below) and as member of Board Committees (2.iii below);

ii) annual gross remuneration amounting to €100,000 to each non-executive Board member;

iii) annual gross remuneration to the non-executive Board members for executing their duties as members of the Board Committees, as follows:

- to the Chair of the Audit and Board Risk Committees €60,000
- to each member of the Audit Committee and Board Risk Committee €22,500
- to the Chair of the Nomination & Corporate Governance Committee and the Remuneration Committee €40,000
- to each member of the Nomination & Corporate Governance Committee and the Remuneration Committee €17,500
- to the Chair of the Board Digital and Transformation Committee €30,000
- to each member of the Board Digital and Transformation Committee €10,000.

It is also noted that remuneration is paid only to the non-executive Board members who do not hold an employment relationship or a salary assignment relationship with the entities of the Bank's Group. In addition, it is noted that the aforementioned proposals provide for an average increase of 13%, had the composition of Board and Board Committees been the same.

It is noted that this increase is intended to better align remuneration to the non-executive Board members with the significant level of engagement required by the Board members as well as their expanded responsibilities in relation to the development and oversight of the Group's strategy, providing in total Bank's competitive remuneration positioning in the Greek market. In addition to that, the remuneration for the position of the Vice Chair of the Audit and Board Risk Committees is eliminated, taking into consideration the available benchmarking market data.

It is understood that in case the above-mentioned positions are not held throughout the entire financial year of 2026, an amount corresponding to the respective period will be paid.

All remuneration of the Board members are consistent with the Remuneration Policy for Directors and the relevant provisions of the law.

Draft proposed resolution on aforementioned item of the agenda:

The AGM, with a majority exceeding the minimum required by the law, approved the remuneration paid during the financial year 2025 to the Board members, for the execution of their duties as Board members and as members of the Board Committees, and the remuneration to be paid to the Board members for the financial year 2026, as proposed hereinabove by the BoD.

14. Remuneration Report for the financial year 2025.

Required quorum:	20% of share capital
Required quorum of Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)

Board's proposal/comment on the above agenda item:

Following the recommendation of the Remuneration Committee, the BoD submits for discussion and vote to the AGM the Remuneration Report (Report) for the financial year 2025, in accordance with article 112 of L. 4548/2018.

The Report includes a comprehensive overview of the total remuneration paid to the members of the BoD for the financial year 2025, as prescribed by article 112 of L. 4548/2018.

The Report has been redesigned to better align Eurobank's disclosures with leading market practices, enhance transparency and governance articulation, align with evolving European disclosure expectations and proactively address stakeholder scrutiny at Annual General Meeting level.

The Report has been particularly enhanced in narrative articulation, governance transparency, pay-for-performance linkage and structural coherence. Specific enhancements include the introduction of a letter from the Remuneration Committee Chair to provide strategic context; expanded disclosure of remuneration governance, policy framework, and variable pay structures; structured presentation of financial performance metrics; enhanced sustainability and people-related disclosures; clearer articulation of CEO performance evaluation and remuneration outcomes; improved explanation of benchmarking methodology for Board Executive remuneration; and inclusion of multi-year performance and remuneration trend analysis.

As stated in the Report, although the Group's net profits increased by 27% in the financial year 2024 compared to the financial year 2023, the variable remuneration of the Chief Executive Officer and the two other executive members of the Board of Directors remained unchanged, in order for the increase in the profit distribution amount to be directed to the other executives and employees of the Bank.

The Report is and will remain available on the Bank's website (www.eurobank.gr) for a period of ten (10) years, as required by law.

In addition, the auditors of the Bank audit whether and to what extent the Remuneration Report contains the information specified in the law. For this purpose, the relevant Remuneration Report submitted according to the above includes the relevant Audit Report of the auditing company "KPMG Certified Auditors S.A."

It is noted that, according to paragraph 3 of article 112 of L. 4548/2018, the shareholders' vote on the Report is advisory. The BoD will explain in the following Remuneration Report the way the advisory vote at the AGM has been taken into account.

15. Submission of the Annual Activity Report of the Audit Committee for the financial year 2025.

In accordance with article 44, par. 1 case i of L. 4449/2017 as in force, the Annual Activity Report of the Audit Committee for the financial year 2025 is submitted to the AGM (including the sustainability policy of the Bank), which is available on the website of the Bank (www.eurobank.gr).

16. Submission of the Independent Non-Executive Directors' Report.

The Independent Non-Executive Directors' Report is submitted to the AGM, which is available on the Bank's website (www.eurobank.gr).

3. DOCUMENTS SUBMITTED TO THE GENERAL MEETING

The following documents have been made available to the website of the Bank www.eurobank.gr:

- The Annual Financial Report for the year ended 31 December 2025
- Draft of the new Remuneration Policy of the Directors
- The Remuneration Report for the financial year 2025
- The Annual Audit Committee Activity Report for the financial year 2025
- The Independent Non-Executive Directors Report

All items on the agenda of the Annual General Meeting are analyzed in section 2. «SUMMARY OF ITEMS ON THE AGENDA».

4. INVITATION

Eurobank S.A.

Annual General Meeting of the Shareholders

28 April 2026

10:00 a.m.

INVITATION

In accordance with Law 4548/2018 "Reform of the legislation of Sociétés Anonymes", as in force, and the Articles of Association of the Bank, the Board of Directors by its decision dated 31 March 2026 invites the shareholders of Eurobank S.A. to participate in a hybrid manner, namely, with the physical presence of Shareholders in the Conference Hall of Nea Ionia, at 8 Iolkou Street, Building H, Nea Ionia, GR 14234, and with the participation of Shareholders remotely, in real time, via teleconference, in the Annual General Meeting, on Tuesday, **28 April 2026**, at 10:00 a.m., in order to discuss and decide on the following item of the agenda. The persons falling under pars. 1 and 2 of article 127 of law 4548/2018 may also be present in the Annual General Meeting in the same manner.

1. Annual Separate and Consolidated Financial Statements for the financial year 2025. Directors' and Certified Auditors' Reports.
2. Approval of the overall management for the financial year 2025 and discharge of the Certified Auditors for the financial year 2025.
3. Appointment of Certified Auditors for the Financial Statements and for the Sustainability Statement as per the Corporate Sustainability Reporting Directive (CSRD) for the financial year 2026.
4. Dividend distribution and granting of authorizations.
5. Approval of the distribution of net profits to executives and employees of the Bank.
6. Establishment of a share buyback program in accordance with article 49 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.
7. Establishment of a program for distribution of shares in accordance with the provisions of article 114 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.
8. Cancellation of own shares acquired by the Bank under the approved share buyback program, with the corresponding reduction of its share capital, in accordance with article 49 of L. 4548/2018 and the subsequent amendment of article 5 (Share Capital) of the Bank's Articles of Association.
9. (a) Announcement of the election of a new member of the Board of Directors in replacement of a resigned member.
(b) Attribution to the elected new member, in replacement of a resigned one, of the status of independent non-executive member.
10. Amendment of article 7 of the Bank's Articles of Association aiming to the provision of the option to establish unequal terms of office of the Board of Directors' members.
11. Approvals according to article 86 of L. 4261/2014.

12. Approval of amendment of the Remuneration Policy for Directors.
13. Approval of the remuneration for the financial year 2025 and of the advance payment of the remuneration for the Directors for the financial year 2026.
14. Remuneration Report for the financial year 2025.
15. Submission of the Annual Activity Report of the Audit Committee for the financial year 2025.
16. Submission of the Independent Non-Executive Directors' Report.

Should the quorum required by law not be achieved, the Annual General Meeting of the shareholders of the Bank will take place in Repeat Meeting on **Thursday, May 14, 2026, at 10:00 a.m.**, also in a hybrid manner, namely, with the physical presence of Shareholders in the Conference Hall of Nea Ionia, at 8 Iolkou Street, Building H, Nea Ionia, GR 14234, and with the participation of Shareholders remotely, via teleconference, in real time, without the publication of a further invitation. In the same manner, the persons falling under pars. 1 and 2 of article 127 of Law 4548/2018 may also be present in the Repeat General Meeting.

The Annual General Meeting and any Repeat Meeting will take place in a hybrid manner, namely, with the physical presence of Shareholders in the conference hall of Nea Ionia, at 8 Iolkou Street, Building H, Nea Ionia, GR 14234, and with the participation of Shareholders remotely, via teleconference, in real time, under the conditions of the legislation in force and the specific provisions in the present invitation.

In addition, in accordance with the provisions in the Articles of Association of the Bank, shareholders are provided with the option to participate remotely by mail vote in the vote on the items of the Annual General Meeting and any Repeat Meeting, that will take place before the General Meeting, under the conditions of the legislation in force and the specific provisions in the present invitation.

Pursuant to articles 121 par. 4, 124 par. 6, 125, 126 and 128 of Law 4548/2018, the Bank informs the shareholders on the following:

A. Right To Participate and Vote in the General Meeting

In the Annual General Meeting of 28 April 2026 is only entitled to participate and vote any person who has the status of shareholder at the start of the fifth (5th) day before the meeting date of the Annual General Meeting, i.e. at the beginning of 23 April 2026 ("**Record Date**").

The Record Date of 23 April 2026 is also the record date for the Repeat General Meeting.

For the Bank, shareholder who is entitled to participate in the General Meeting and exercise the right to vote is considered any person who is registered on the Record Date in the Dematerialized Securities System (DSS) of the company "Hellenic Central Securities Depository S.A." (ATHEXCSD) or any person identified as such based on the relevant date through registered intermediaries or other intermediaries in compliance with the provisions of the legislation (Law 4548/2018, Law 4569/2018, Law 4706/2020 and Regulation (EU) 2018/1212) and the Rulebook of Operation of the Hellenic Central Securities Depository.

The shareholder capacity is verified by any legal means and in any case based on information the Bank receives by ATHEXCSD via a direct electronic linkup of the Bank with the records of DSS or through the above-mentioned intermediaries in accordance with the abovementioned provisions. A shareholder may participate in the General Meeting on the basis of confirmations or notifications of articles 5 and 6 of Regulation (EU) 2018/1212 provided by the intermediary unless the General Meeting refuses this participation for a good reason that justifies its refusal in accordance with the provisions in force (article 19 par. 1 of Law 4569/2018, article 124 par. 5 of Law 4548/2018).

Exercising the rights of participation and vote does not require either the blocking of the shares of the beneficiary or any other similar procedure which limits the ability to sell and transfer these shares during the period between the Record Date and the date of the General Meeting. Each share is entitled to one vote.

B. Procedure for Participating and Voting remotely in real time by teleconference

In order for shareholders to participate and vote at the Annual General Meeting on 28 April 2026 or at any Repeat Meetings which will take place remotely, in real time by teleconference, without their physical presence according to article 125 of law 4548/2018, they or their proxies must create and use an electronic shareholder account at the internet platform that has been developed by the Hellenic Exchanges – Athens Stock Exchange Group to provide remote General Meeting services, in real time, by teleconference to listed companies on the website <https://axia.athexgroup.gr/en/home>.

The internet platform is provided by the company "Hellenic Central Securities Depository S.A." (ATHEXCSD), while for the teleconference are used the ZOOM meeting services of the company Zoom Video Communications Inc.

In order to access the internet platform, a personal computer or a smartphone type mobile telephone or a tablet with an installed browser and internet access is required.

In order for a shareholder or his proxy to create an account in the internet platform above, a valid electronic mail (email) account and a mobile telephone number are required by the shareholder or his proxy.

If, on accessing the internet platform, the above information entered by the shareholder does not match the information registered in the Dematerialized Securities System (DSS) and has been provided to the Bank by the "Hellenic Central Securities Depository S.A." (ATHEXCSD) or through intermediaries, as part of its services to facilitate shareholder identification for remote general meetings which are provided to listed companies in accordance with Part 3 of Decision No 8 of the Board of the "Hellenic Central Securities Depository S.A." "Technical terms and procedures for the provision of the Registry, Corporate and Other Related Actions Service", as well as with the document "Terms and Conditions for the participation in the remote General Meeting of Shareholders", shareholders must provide and/ or update the information above, in order to create the account.

For this purpose, shareholders are requested to contact without delay the Participant of the Securities Account in the DSS or any other intermediary that provides them with custody services for the shares of the Bank, as the case may be, in order to notify and/ or update their valid email address and mobile telephone number for their identification.

Further instructions to participate at the General Meeting by teleconference will be posted on the website of the Bank and will be sent via email to shareholders that have completed the above procedure and are eligible to participate at the Annual General Meeting or any Repeat meetings.

For any questions and for instructions, shareholders may contact the Bank's Investor Information Services Division by email at investorsinfo@eurobank.gr or by telephone at +30 2144046400 (daily between 09.30 and 17.00).

Furthermore, from the publication of the Invitation and until the end of the General Meeting, information and support will be provided to shareholders and their representatives on matters relating to the conduct of the General Meeting via the platform AXIA e-SM (e.g. sign in, voting, etc.) at (+30) 210 3366426 or by e-mail to AXIAeShareholdersMeeting@athexgroup.gr.

Shareholders that participate at the Annual General Meeting by teleconference in real time are taken into consideration for the formation of the quorum and majority and will be able to exercise their rights effectively during the General Meeting.

On the date of the General Meeting, in order to participate in the proceedings, shareholders must log in on time through the Internet Platform, at least fifteen minutes (15') before the start time of the General Meeting announced in the Invitation, and state the number of voting rights with which they will participate in the General Meeting and vote and whether they wish to amend it (to a smaller amount).

Shareholders that will have been successfully connected to the internet platform will be able to participate in the Annual General Meeting by teleconference in real time via a link that will be sent to them by email.

By activating the teleconference application ZOOM through the link at the start of the Annual General Meeting, shareholders will be able to:

- a) follow the proceedings of the General Meeting with electronic or audiovisual means,
 - b) take the floor and address the General Meeting orally while it is conducted,
- while at the same time through the internet platform, they will be able to:
- c) vote in real time during the General Meeting on the items of the agenda and
 - d) receive information on the recording of their vote.

C. Procedure for remotely participating in the vote that takes place before the General Meeting (Mail Vote)

I. In addition, shareholders have the option to participate remotely, in person or by proxy, at the vote on the items of the agenda of the General Meeting that will take place before the General Meeting, under the conditions of article 126 of Law 4548/2018 and according to the following.

More specifically, shareholders that wish to participate and vote remotely on the items of the General Meeting that will take place before the General Meeting can make use of the following options:

- a) either by exercising the right to vote before the General Meeting through the electronic platform <https://axia.athexgroup.gr/en/home> in which they will have previously created an account and have successfully registered as described in B. above at the latest until twenty-four (24) hours before the date of the Annual General Meeting (i.e. until 10.00 a.m. on 27.04.2026 at the latest),
- b) or by completing and submitting the "Mail Vote Document", with the signature authenticated, to the Bank's Investor Information Services Division at: Panagouli & Siniosoglou Streets, Building E, GR 14234 N. Ionia,
or by sending it digitally signed by using a recognized digital signature (qualified certificate) by the shareholder, the representative or the proxy, via email at investorsinfo@eurobank.gr, at least twenty-four (24) hours before the date of the General Meeting (i.e. until 10.00 a.m. on 27.04.2026 at the latest),
- c) or by participating based on confirmations or notifications provided by intermediaries under articles 5 and 6 of Regulation (EU) 2018/1212.

Shareholders that vote as above before the General Meeting are counted to form the quorum and majority, provided that the votes in question have been received by the Bank by 10.00 a.m. on 27.04.2026 at the latest.

II. It is noted that shareholders that wish to appoint proxies to participate at the remote vote on the items of the General Meeting which will take place before the General Meeting can appoint up to one (1) proxy; the appointment must be made at the latest forty-eight (48) hours before the date of the General Meeting (i.e. by 10.00 a.m. on 26.04.2026 at the latest), as specifically described below in E. II.

After that date, it will not be possible to participate by proxy in the vote that will take place before the Annual General Meeting.

III. If the quorum, as required by the law in order to decide the whole or part of the original agenda, is not obtained during the meeting of 28 April 2026, at the Repeat General Meeting which will take place on Thursday, 14 May 2026 at 10.00 a.m., the right to vote remotely by mail vote must be exercised again by a vote that will take place before the Repeat General Meeting, in the following ways:

a) either by exercising again the right to vote before the General Meeting through the internet platform <https://axia.athexgroup.gr/en/home> in which they have previously created an account and have successfully registered as described in B. above at the latest twenty-four (24) hours before the date of the Repeat General Meeting (i.e. until 10.00 a.m. on 13.05.2026 at the latest).

b) or by completing and submitting a new "Mail Vote document" that will be provided by the Bank for the items for which no decision was taken on 28 April 2026, filled-in and signed, with the signature authenticated, to the Bank's Investor Information Services Division at Panagouli & Siniosoglou Streets, building E, GR 14234 N. Ionia, or by sending it digitally signed by using a recognized digital signature (qualified certificate) by the shareholder, the representative or the proxy via email at investorsinfo@eurobank.gr, at least twenty-four (24) hours before the date of the Repeat General Meeting (i.e. by 10.00 a.m. on 13.05.2026 at the latest).

c) or by participating based on confirmations or notifications provided by intermediaries under articles 5 and 6 of Regulation (EU) 2018/1212.

Shareholders that vote as above before the Repeat General Meeting are counted for the formation of the quorum and majority, provided that the votes in question are received by the Bank by 10.00 a.m. on 13.05.2026 at the latest.

IV. For the potential Repeat General Meeting on 14 May 2026, shareholders that had not appointed a proxy for the initial General Meeting, or shareholders that wish to replace the proxy that had been appointed, in order to participate at the remote vote that will take place before the General Meeting, can appoint up to one (1) proxy, at least forty-eight (48) hours before the date of the Repeat General Meeting (i.e. by 10.00 a.m. on 12.05.2026 at the latest), as specifically mentioned below in E.II.

After that date, it will not be possible to participate by proxy at the vote that will take place before the Repeat General Meeting.

For any questions and for instructions, shareholders may contact the Investor Information Services Division of the Bank by email at investorsinfo@eurobank.gr or by telephone at +30 2144046400 (daily between 09.30 and 17.00).

In addition, shareholders are requested to confirm that the "Mail Vote Document" is successfully sent to and received by the Bank and, to this end, they can call the Investor Information Services Division of the Bank at +30 2144046400.

D. Procedure for participating in the vote with physical presence

For shareholders who wish to participate in person or by proxy, with physical presence, in the voting on the agenda items of the General Meeting (or any Repeat Meeting) in the Conference Hall of Nea Ionia, at 8 Iolkou Street, Building H, Nea Ionia, GR 14234, the use of identity card or passport is necessary.

E. Procedure for Participating and Exercising Voting Rights by Proxy

I. Shareholders may participate in the Annual General Meeting and vote either in person or by proxy. Each shareholder may appoint up to three (3) proxies. In cases where a shareholder owns shares of the Bank that are held in more than one investor securities account, the above limitation does not prevent the shareholder from appointing separate proxies for the shares appearing in each account. A proxy appointment can be freely recalled. A proxy holding proxies from several shareholders may cast votes differently for each shareholder.

A shareholder may appoint a proxy for one or more General Meetings and for a specific time period. The proxy shall vote according to the shareholder's instructions, if any. Non-compliance with the instructions received by the shareholder shall not affect the validity of the resolutions of the General Meeting, even if the proxy's vote was the decisive one for the achievement of a majority. The shareholder's proxy shall archive the voting instructions for at least one (1) year, starting from the date of the General Meeting or, in case of postponement, from the date of the last Repeat Meeting in which the proxy right was exercised.

The shareholder proxy is obliged to notify the Bank, before the start of the General Meeting, about any specific event, which may be useful to shareholders in order to assess the risk that the proxy may serve other interests besides the interests of the shareholder.

A conflict of interest may arise particularly when the representative is:

- a) a shareholder that exercises control of the Bank, or other legal person or entity that is controlled by that shareholder,
- b) a member of the Board of Directors or in general of the management of the Bank or a shareholder that exercises control of the Bank, or other legal person or entity that is controlled by that shareholder, which exercises control of the Bank,
- c) an employee or an auditor of the Bank or a shareholder that exercises control or other legal person or entity that is controlled by a shareholder that exercises control of the Bank,
- d) a spouse or a relative in the first degree with one of the private individuals that are mentioned in cases a) to c).

The appointment and revocation or replacement of the proxy or representative takes place in writing or by electronic means that are submitted to the Bank at least forty-eight (48) hours before the appointed date of the General Meeting. Notification of the appointment and revocation or replacement of the proxy by electronic means is made by electronic mail at the email address on the Invitation to the General Meeting or, in case of shareholders that are identified through intermediaries, through confirmations or notifications of articles 5 and 6 of Regulation (EU) 2018/1212 provided by intermediaries.

II. Specifically for shareholder participation by proxy at the Annual General Meeting of 28 April 2026 or any Repeat Meetings, remotely in real time by teleconference, or for shareholder participation by proxy in the vote on the items of the General Meeting that will take place before the General Meeting, shareholders or Participants in the Securities Accounts in the DSS or other intermediary that provides custody services for the shares of the Bank, can appoint up to one (1) proxy, whose appointment must be made at least forty-eight (48) hours before the date of the Annual General Meeting (i.e. by 10.00 a.m. on 26.04.2026 at the latest).

For the potential Repeat General Meeting of 14 May 2026, shareholders that had not appointed a proxy for the initial General Meeting, or shareholders that wish to replace the proxy that had been appointed, they can appoint up to one (1) proxy, at least forty-eight (48) hours before the date of the Repeat General Meeting (i.e. by 10.00 a.m. on 12.05.2026 at the latest).

Upon receipt of the information above by the Bank and based on the email address and mobile telephone of the proxy, as declared in the proxy document, the Bank creates an account for the proxy on the electronic platform; the proxy is informed by email in order to activate the account in order to exercise the rights of the shareholder in accordance with what is referred to in B., C. and D. above.

The Bank has made available documents:

- a) To appoint a proxy to participate in the General Meeting on 28 April 2026 remotely in real time by teleconference;
- b) To appoint a proxy to participate in the General Meeting on 28 April 2026 with physical presence; and
- c) To appoint a proxy to vote on the items of the agenda of the General Meeting on 28 April 2026 that will take place before the General Meeting.

These documents are available to shareholders in hard copy either at the Investor Information Services Division of the Bank at: Panagouli & Siniosoglou Streets, Building E, GR 14234 N. Ionia, tel.+30 2144046400) or at the Bank's offices at 8 Othons str., GR 105 57 Athens, and in electronic form on the website of the Bank (<https://www.eurobank.gr/en/group/investor-relations/shareholders/information-about-the-general-meetings>).

The appropriate document must be filled-in, signed with the authenticity of the signature verified, and submitted to the Investor Information Services Division of the Bank at: Panagouli & Siniosoglou Streets, Building E, GR 14234 N. Ionia,

or be sent digitally signed by using a recognized digital signature (qualified certificate) by the representative or the shareholder by e-mail at investorsinfo@eurobank.gr at least forty-eight (48) hours before the date of the General Meeting.

In addition, shareholders are requested to confirm that the proxy document is successfully sent to and received by the Bank, and, to this end, they can call the Investor Information Services Division of the Bank at +30 2144046400.

F. Minority Shareholders' Rights

1. Shareholders representing 1/20 of the paid-up share capital of the Bank may request:

(a) to include additional items in the Agenda of the Annual General Meeting, provided that the request is communicated to the Board at least fifteen (15) days prior to the Annual General Meeting, accompanied by a justification or a draft resolution to be approved by the Annual General Meeting.

(b) to make available to shareholders six (6) days prior to the Annual General Meeting at the latest, any draft resolutions on the items included in the initial or revised agenda, provided that the request is communicated to the Board at least seven (7) days prior to the Annual General Meeting.

(c) the disclosure by the Board at the Annual General Meeting of the amounts paid to each member of the Board or managers of the Bank as well as of any benefits acquired by such persons from any cause or through any contract, during the last two (2) years, provided that the request is filed with the Bank at least five (5) full days prior to the Annual General Meeting.

2. Any shareholder may request, provided that the said request is filed with the Bank at least five (5) full days prior to the Annual General Meeting, to provide the Annual General Meeting with the information regarding the affairs of the Bank, insofar as such information is relevant to the items on the agenda.

3. Shareholders representing 1/10 of the paid-up capital of the Bank may request, provided that the said request is filed with the Bank at least five (5) full days prior to the Annual General Meeting, to provide the Annual General Meeting with information on the course of the business affairs and financial status of the Bank.

Detailed information regarding minority shareholders' rights and the specific conditions to exercise these rights, are available on the website of the Bank (www.eurobank.gr).

AVAILABLE DOCUMENTS AND INFORMATION

The documents to be submitted to the Annual General Meeting, the present Invitation, the total number of existing shares and voting rights, the documents for voting by proxy and mail vote as well as the draft resolutions/comments of the Board of Directors on each item of the Agenda shall be made available in electronic form on the website of the Bank (www.eurobank.gr) and in hardcopy form either at the Bank's Investor Information Services Division at: Panagouli & Siniosoglou Streets, Building E, 14234 N. Ionia (tel. +30 2144046400) either at the Bank's offices, 8, Othonos Str., GR 105 57 Athens, where shareholders can obtain copies.

Athens, 31 March 2026

THE BOARD OF DIRECTORS

5. BALLOT-PAPER

OF THE ANNUAL GENERAL MEETING OF 28 APRIL 2026 OF EUROBANK S.A.
(and in the case of postponement or interruption of the Meeting)

ITEMS ON AGENDA	FOR	AGAINST	ABSTAIN
1. Annual Separate and Consolidated Financial Statements for the financial year 2025. Directors' and Certified Auditors' Reports.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Approval of the overall management for the financial year 2025 and discharge of the Certified Auditors for the financial year 2025.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Appointment of Certified Auditors for the Financial Statements and for the Sustainability Statement as per the Corporate Sustainability Reporting Directive (CSRD) for the financial year 2026.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Dividend distribution and granting of authorizations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Approval of the distribution of net profits to executives and employees of the Bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Establishment of a share buyback program in accordance with article 49 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Establishment of a program for distribution of shares in accordance with the provisions of article 114 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Cancellation of own shares acquired by the Bank under the approved share buyback program, with the corresponding reduction of its share capital, in accordance with article 49 of L. 4548/2018 and the subsequent amendment of article 5 (Share Capital) of the Bank's Articles of Association.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. (a) Announcement of the election of a new member of the Board of Directors in replacement of a resigned member.	For information		
(b) Attribution to the elected new member, in replacement of a resigned one, of the status of independent non-executive member.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Amendment of article 7 of the Bank's Articles of Association aiming to the provision of the option to establish unequal terms of office of the Board of Director's members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Approvals according to article 86 of L. 4261/2014.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Approval of amendment of the Remuneration Policy for Directors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Approval of the remuneration for the financial year 2025 and of the advance payment of the remuneration for the Directors for the financial year 2026.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Remuneration Report for the financial year 2025.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Submission of the Annual Activity Report of the Audit Committee for the financial year 2025.	For information		
16. Submission of the Independent Non-Executive Directors' Report.	For information		

6. MAIL VOTE DOCUMENT

For voting remotely before the Annual General Meeting of shareholders of "Eurobank S.A." (the "Bank") of 28 April 2026

I the undersigned shareholder / legal representative of shareholder / proxy holder of shareholder of the Bank:

Name / Company Name	
Address / Registered Office	
Identity card number/ Company's Register Num.	
DSS Investor Share No	
DSS Securities Account	
Number of shares (if no number of shares is filled-in, the proxy will be valid for the total number of shares registered in the Investor Account on the Record Date, as this is stated in the Invitation of the AGM)	
Name of the legal entity's representative who signs the form (completed by legal entities only)	
Mobile Phone Number	
Email	

With the present document I am notifying you of
(please mark with your choices)

- my vote
 - the vote of the shareholder that I represent or I am a proxy holder of
- on the items of the Annual General Meeting of shareholders of the Bank of Tuesday 28 April 2026 at 10.00, as follows:
- IF YOU APPROVE THE ITEMS BELOW, SUBMIT THIS DOCUMENT AS IS, WITHOUT ANY MARKINGS**
 - For any item (items) that you do not approve, or wish to abstain from the voting, please mark the corresponding column on the right "AGAINST" or "ABSTAIN" respectively.

ITEMS ON AGENDA	FOR	AGAINST	ABSTAIN
1. Annual Separate and Consolidated Financial Statements for the financial year 2025. Directors' and Certified Auditors' Reports.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Approval of the overall management for the financial year 2025 and discharge of the Certified Auditors for the financial year 2025.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Appointment of Certified Auditors for the Financial Statements and for the Sustainability Statement as per the Corporate Sustainability Reporting Directive (CSRD) for the financial year 2026.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Dividend distribution and granting of authorizations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Approval of the distribution of net profits to executives and employees of the Bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Establishment of a share buyback program in accordance with article 49 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Establishment of a program for distribution of shares in accordance with the provisions of article 114 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Cancellation of own shares acquired by the Bank under the approved share buyback program, with the corresponding reduction of its share capital, in accordance with article 49 of L. 4548/2018 and the subsequent amendment of article 5 (Share Capital) of the Bank's Articles of Association.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. (a) Announcement of the election of a new member of the Board of Directors in replacement of a resigned member.	For information		
(b) Attribution to the elected new member, in replacement of a resigned one, of the status of independent non-executive member.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Amendment of article 7 of the Bank's Articles of Association aiming to the provision of the option to establish unequal terms of office of the Board of Director's members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. Approvals according to article 86 of L. 4261/2014.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Approval of amendment of the Remuneration Policy for Directors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Approval of the remuneration for the financial year 2025 and of the advance payment of the remuneration for the Directors for the financial year 2026.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Remuneration Report for the financial year 2025.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Submission of the Annual Activity Report of the Audit Committee for the financial year 2025.	For information		
16. Submission of the Independent Non-Executive Directors' Report.	For information		

Place and date:

(name/surname)

(signature)

(signature verification)

Instructions:

1. The present document, filled-in and signed, with the signature authenticity verified, is submitted to the Bank's Investor Information Services Division at: Panagouli & Siniosoglou Streets, Building E, GR 142 34 N. Ionia or is sent digitally, signed by using a recognized digital signature (qualified certificate), by the shareholder, the representative or the proxy holder via e-mail at the e-mail address Investorsinfo@eurobank.gr, at least twenty-four (**24**) hours before the date of the General Meeting (i.e. by 10.00 a.m. on 27.04.2026 at the latest).

2. If the present mail vote is transmitted by a proxy holder, the appointment of the proxy holder must be made at least forty-eight (**48**) hours before the date of the General Meeting, i.e. by 10.00 a.m. on 26.04.2026 at the latest. Following that date, it will not be possible to participate by proxy at the vote that will take place before the General Meeting.

7. PROXY FOR PARTICIPATING REMOTELY BY TELECONFERENCE

AT THE ANNUAL GENERAL MEETING OF THE SHAREHOLDERS OF EUROBANK S.A. OF 28 APRIL 2026

The undersigned Shareholder/ legal representative of Shareholder of Eurobank S.A.

Name / Company Name	
Address / Registered Office	
Identity card number/Company's Register Num.	
Mobile Phone Number	
Email	
DSS Investor Share No	
DSS Securities Account	
Number of shares <i>(if no number of shares is filled-in, the proxy will be valid for the total number of shares registered in the Investor Account on the record date) as this is stated in the Invitation of the AGM).</i>	
Name of the legal entity's representative who signs the form (completed by legal entities only)	

hereby authorize, empower and direct ^{1, 2, 3}

[Please note that you can appoint, as follows, one (1) proxy holder.]

- | | |
|--|--|
| <input type="checkbox"/> 1. Mr. G. Zantias | <input type="checkbox"/> 2. Mr. F. Karavias |
| <input type="checkbox"/> 3. Mr. S. Ioannou | <input type="checkbox"/> 4. Mr. K. Vassiliou |
| <input type="checkbox"/> 5. Ms. K. Kallimani | |

Note: The above are directors and officers of the Bank. In case your proxy is any of the above and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/ «Against»), the proxy will have to abstain.

or alternatively:

6.
email

Mobile Phone Number

Note: In case your proxy is the abovementioned under (6) and no specific voting instructions are provided, your proxy will vote as s/he thinks fit. In case your proxy be a member of the BoD or an employee of the Bank and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/ «Against»), the proxy will have to abstain.

Note: Please fill in the mobile phone number and email of your hereinabove (under 6) proxy, in order to enable him/her to vote remotely by teleconference in the Annual General Meeting of shareholders of the Bank. If not provided, participation in the Annual General Meeting will not be possible. In case your proxy is one of 1-5 mentioned above, there is no need to fill in any email and mobile phone number.

to represent me / the Legal Entity⁴ at the Annual General Meeting of the Shareholders of the Bank to be held on **Tuesday, 28 April 2026, at 10:00 a.m.**, remotely in real time via teleconference, or any adjournment thereof and to vote in my name and on my behalf / in the name and on behalf of the Legal Entity⁵, for all / voting rights owned by me / the Legal Entity⁶ on the Record Date, taking any and all necessary actions as follows⁷:

	FOR	AGAINST	ABSTAIN
ALL ITEMS ON THE AGENDA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Or

ITEMS ON AGENDA	FOR	AGAINST	ABSTAIN
1. Annual Separate and Consolidated Financial Statements for the financial year 2025. Directors' and Certified Auditors' Reports.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Approval of the overall management for the financial year 2025 and discharge of the Certified Auditors for the financial year 2025.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

¹ Please select one (1) proxy by marking the appropriate box 1-5 with a ✓ or add your proxy under 6. If more are selected, the first one will be deemed to have been appointed.

² The proxy could be either a natural person or a legal entity.

³ Relevant information on voting by proxy is included in the Invitation of the Annual General Meeting.

⁴ Delete as appropriate.

⁵ Delete as appropriate.

⁶ Delete as appropriate.

⁷ Please mark the appropriate box with a ✓.

3. Appointment of Certified Auditors for the Financial Statements and for the Sustainability Statement as per the Corporate Sustainability Reporting Directive (CSRD) for the financial year 2026.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Dividend distribution and granting of authorizations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Approval of the distribution of net profits to executives and employees of the Bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Establishment of a share buyback program in accordance with article 49 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Establishment of a program for distribution of shares in accordance with the provisions of article 114 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Cancellation of own shares acquired by the Bank under the approved share buyback program, with the corresponding reduction of its share capital, in accordance with article 49 of L. 4548/2018 and the subsequent amendment of article 5 (Share Capital) of the Bank's Articles of Association.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. (a) Announcement of the election of a new member of the Board of Directors in replacement of a resigned member.	For information		
(b) Attribution to the elected new member, in replacement of a resigned one, of the status of independent non-executive member.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Amendment of article 7 of the Bank's Articles of Association aiming to the provision of the option to establish unequal terms of office of the Board of Director's members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Approvals according to article 86 of L. 4261/2014.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Approval of amendment of the Remuneration Policy for Directors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Approval of the remuneration for the financial year 2025 and of the advance payment of the remuneration for the Directors for the financial year 2026.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Remuneration Report for the financial year 2025.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Submission of the Annual Activity Report of the Audit Committee for the financial year 2025.	For information		
16. Submission of the Independent Non-Executive Directors' Report.	For information		

Place and date:

(name/surname)

(signature)

(signature verification)

Instructions:

The present document, filled-in and signed, with the signature authenticity verified, is submitted to the Bank's Investor Information Services Division at: Panagouli & Siniosoglou Streets, Building E, 142 34 N. Ionia or is sent digitally, signed by using a recognized digital signature (qualified certificate), by the shareholder or the representative via e-mail at the e-mail address Investorsinfo@eurobank.gr, at least forty eight (48) hours before the date of the Annual General Meeting.

8. PROXY FOR PARTICIPATING IN PERSON

AT THE ANNUAL GENERAL MEETING OF THE SHAREHOLDERS OF EUROBANK S.A. OF 28 APRIL 2026

The undersigned Shareholder/ legal representative of Shareholder of Eurobank S.A.

Name / Company Name	
Address / Registered Office	
Identity card number/Company's Register Num.	
Mobile Phone Number	
Email	
DSS Investor Share No	
DSS Securities Account	
Number of shares <i>(if no number of shares is filled-in, the proxy will be valid for the total number of shares registered in the Investor Account on the record date) as this is stated in the Invitation of the GM).</i>	
Name of the legal entity's representative who signs the form (completed by legal entities only)	

hereby authorize, empower and direct^{1 2, 3}

[Please note that you can appoint, as follows, one (1) proxy holder.]

- | | |
|--|--|
| <input type="checkbox"/> 1. Mr. G. Zantias | <input type="checkbox"/> 2. Mr. F. Karavias |
| <input type="checkbox"/> 3. Mr. S. Ioannou | <input type="checkbox"/> 4. Mr. K. Vassiliou |
| <input type="checkbox"/> 5. Ms. K. Kallimani | |

Note: The above are directors and officers of the Bank. In case your proxy is any of the above and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/ «Against»), the proxy will have to abstain.

or alternatively:

6.

email

Mobile Phone Number

Note: In case your proxy is the abovementioned under (6) and no specific voting instructions are provided, your proxy will vote as s/he thinks fit. In case your proxy be a member of the BoD or an employee of the Bank and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/ «Against»), the proxy will have to abstain.

to represent me / the Legal Entity⁴ at the Annual General Meeting of the Shareholders of the Bank to be held on **Tuesday, 28 April 2026, at 10:00 a.m.**, or any adjournment thereof and to vote in my name and on my behalf / in the name and on behalf of the Legal Entity⁵, for all / voting rights owned by me / the Legal Entity⁶ on the Record Date, taking any and all necessary actions as follows⁷:

	FOR	AGAINST	ABSTAIN
ALLA ITEMS ON THE AGENDA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
or			
ITEMS ON AGENDA	FOR	AGAINST	ABSTAIN
1. Annual Separate and Consolidated Financial Statements for the financial year 2025. Directors' and Certified Auditors' Reports.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Approval of the overall management for the financial year 2025 and discharge of the Certified Auditors for the financial year 2025.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Appointment of Certified Auditors for the Financial Statements and for the Sustainability Statement as per the Corporate Sustainability Reporting Directive (CSRD) for the financial year 2026.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Dividend distribution and granting of authorizations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

¹ Please select one (1) proxy by marking the appropriate box 1-5 with a ✓ or add your proxy under 6. If more are selected, the first one will be deemed to have been appointed.

² The proxy could be either a natural person or a legal entity.

³ Relevant information on voting by proxy is included in the Invitation of the Annual General Meeting.

⁴ Delete as appropriate.

⁵ Delete as appropriate.

⁶ Delete as appropriate.

⁷ Please mark the appropriate box with a ✓.

5. Approval of the distribution of net profits to executives and employees of the Bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Establishment of a share buyback program in accordance with article 49 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Establishment of a program for distribution of shares in accordance with the provisions of article 114 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Cancellation of own shares acquired by the Bank under the approved share buyback program, with the corresponding reduction of its share capital, in accordance with article 49 of L. 4548/2018 and the subsequent amendment of article 5 (Share Capital) of the Bank's Articles of Association.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. (a) Announcement of the election of a new member of the Board of Directors in replacement of a resigned member.	For information		
(b) Attribution to the elected new member, in replacement of a resigned one, of the status of independent non-executive member.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Amendment of article 7 of the Bank's Articles of Association aiming to the provision of the option to establish unequal terms of office of the Board of Director's members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Approvals according to article 86 of L. 4261/2014.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Approval of amendment of the Remuneration Policy for Directors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Approval of the remuneration for the financial year 2025 and of the advance payment of the remuneration for the Directors for the financial year 2026.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Remuneration Report for the financial year 2025.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Submission of the Annual Activity Report of the Audit Committee for the financial year 2025.	For information		
16. Submission of the Independent Non-Executive Directors' Report.	For information		

Place and date:

(name/surname)

(signature)

(signature verification)

Instructions:

The present document, filled-in and signed, with the signature authenticity verified, is submitted to the Bank's Investor Information Services Division at: Panagouli & Siniosoglou Streets, Building E, GR 142 34 N. Ionia or is sent digitally, signed by using a recognized digital signature (qualified certificate), by the shareholder or the representative via e-mail at the e-mail address Investorsinfo@eurobank.gr, at least forty eight (48) hours before the date of the Annual General Meeting.

9. PROXY FOR VOTING REMOTELY BEFORE THE ANNUAL GENERAL MEETING

OF THE SHAREHOLDERS OF EUROBANK S.A. OF 28 APRIL 2026

The undersigned Shareholder/ legal representative of Shareholder of Eurobank S.A.

Name / Company Name	
Address / Registered Office	
Identity card number/Company's Register Num.	
Mobile Phone Number	
Email	
DSS Investor Share No	
DSS Securities Account	
Number of shares <i>(if no number of shares is filled-in, the proxy will be valid for the total number of shares registered in the Investor Account on the record date) as this is stated in the Invitation of the AGM.</i>	
Name of the legal entity's representative who signs the form (completed by legal entities only)	

hereby authorize, empower and direct ^{1, 2, 3}

[Please note that you can appoint, as follows, one (1) proxy holder.]

- | | |
|--|--|
| <input type="checkbox"/> 1. Mr. G. Zantias | <input type="checkbox"/> 2. Mr. F. Karavias |
| <input type="checkbox"/> 3. Mr. S. Ioannou | <input type="checkbox"/> 4. Mr. K. Vassiliou |
| <input type="checkbox"/> 5. Ms. K. Kallimani | |

Note: The above are directors and officers of the Bank. In case your proxy is any of the above and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/ «Against»), the proxy will have to abstain.

or alternatively:

6.

email

Mobile Phone Number

Note: In case your proxy is the abovementioned under (6) and no specific voting instructions are provided, your proxy will vote as s/he thinks fit. In case your proxy is a member of the BoD or an employee of the Bank and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/ «Against»), the proxy will have to abstain.

Note: Please fill in the mobile phone number and email of your hereinabove (under 6) proxy, in order to enable him/her to vote in the Annual General Meeting of shareholders of the Bank at least twenty-four (24) hours before the date of the General Meeting (i.e. by 10.00 a.m. on 27.04.2026 at the latest). If not provided, participation in the voting on the Items of the Agenda of the Annual General Meeting will not be possible. In case your proxy is one of 1-6 mentioned above, there is no need to fill in any mobile phone number and email.

to represent me / the Legal Entity⁴ at the Annual General Meeting of the Shareholders of the Bank to be held on **Tuesday, 28 April 2026**, at 10:00 a.m. via teleconference, or any adjournment thereof, and to vote in my name and on my behalf / in the name and on behalf of the Legal Entity⁵, at least twenty-four (24) hours before the date of the General Meeting (i.e. by 10.00 a.m. on 27.04.2026 at the latest), for all / voting rights owned by me / the Legal Entity⁶ on the Record Date, taking any and all necessary actions as follows⁷:

	FOR	AGAINST	ABSTAIN
ALL ITEMS ON THE AGENDA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Or

ITEMS ON AGENDA	FOR	AGAINST	ABSTAIN
1. Annual Separate and Consolidated Financial Statements for the financial year 2025. Directors' and Certified Auditors' Reports.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Approval of the overall management for the financial year 2025 and discharge of the Certified Auditors for the financial year 2025.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

¹ Please select one (1) proxy by marking the appropriate box 1-5 with a ✓ or add your proxy under 6. If more are selected, the first one will be deemed to have been appointed.

² The proxy could be either a natural person or a legal entity.

³ Relevant information on voting by proxy is included in the Invitation of the Annual General Meeting.

⁴ Delete as appropriate.

⁵ Delete as appropriate.

⁶ Delete as appropriate.

⁷ Please mark the appropriate box with a ✓.

3. Appointment of Certified Auditors for the Financial Statements and for the Sustainability Statement as per the Corporate Sustainability Reporting Directive (CSRD) for the financial year 2026.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Dividend distribution and granting of authorizations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Approval of the distribution of net profits to executives and employees of the Bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Establishment of a share buyback program in accordance with article 49 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Establishment of a program for distribution of shares in accordance with the provisions of article 114 of L. 4548/2018 and granting of authorization to the Board of Directors for its implementation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Cancellation of own shares acquired by the Bank under the approved share buyback program, with the corresponding reduction of its share capital, in accordance with article 49 of L. 4548/2018 and the subsequent amendment of article 5 (Share Capital) of the Bank's Articles of Association.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. (a) Announcement of the election of a new member of the Board of Directors in replacement of a resigned member.	For information		
(b) Attribution to the elected new member, in replacement of a resigned one, of the status of independent non-executive member.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Amendment of article 7 of the Bank's Articles of Association aiming to the provision of the option to establish unequal terms of office of the Board of Director's members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Approvals according to article 86 of L. 4261/2014.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Approval of amendment of the Remuneration Policy for Directors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Approval of the remuneration for the financial year 2025 and of the advance payment of the remuneration for the Directors for the financial year 2026.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Remuneration Report for the financial year 2025.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Submission of the Annual Activity Report of the Audit Committee for the financial year 2025.	For information		
16. Submission of the Independent Non-Executive Directors' Report.	For information		

Place and date:

(name/surname)

(signature)

(signature verification)

Instructions:

The present document, filled-in and signed, with the signature authenticity verified, is submitted to the Bank's Investor Information Services Division at: Panagouli & Siniosoglou Streets, Building E, 142 34 N. Ionia or is sent digitally, signed by using a recognized digital signature (qualified certificate), by the shareholder or the representative via e-mail at the e-mail address Investorsinfo@eurobank.gr, at least forty eight (48) hours before the date of the Annual General Meeting.

10. TOTAL NUMBER OF SHARES AND VOTING RIGHTS

As at 31 March 2026, the total number of Eurobank S.A. shares amounts to 3,631,510,801 listed, electronic, ordinary registered shares, of which 28.097.019 voting rights are incorporated in the Bank's own shares.

Given that, according to article 50 par. 1 of Law 4548/2018, the rights of attendance and voting at the General Meeting corresponding to the Bank's own shares are suspended and that these shares are not taken into account for the formation of a quorum, the Bank's total number of shares and voting rights on March 31, 2026 amounts to 3,603,413,782.

11. MINORITY SHAREHOLDERS' RIGHTS

(a) At the request of shareholders, representing 1/20 of the paid-up capital, the Board of Directors is obliged to include additional items on the agenda of the General Assembly that has already been convened, if the relevant application is submitted to the Board of Directors at least 15 days before the General Assembly. Additional matters must be published or disclosed under the responsibility of the Board of Directors in accordance with Article 122 of Law 4548/2018 at least 7 days before the General Assembly. The request for inclusion of additional items on the agenda is accompanied by a justification or a draft decision for approval by the General Assembly and the revised agenda is published in the same manner as the previous agenda, 13 days before the date of the General Assembly and at the same time it is made available to the shareholders on the Bank's website together with the justification or the draft resolution submitted by the shareholders according to the provisions of paragraph 4 of article 123 of law 4548/2018. If these items are not published, the requesting shareholders are entitled to request the postponement of the General Assembly in accordance with paragraph 5 of article 141 of Law 4548/2018 and to make the publication themselves, in accordance with the second subparagraph of this paragraph at the expense of the Bank. The Board of Directors is not obliged to include items on the agenda or to publish or disclose them together with the justification or the draft resolution submitted by the shareholders if their content appears to be contrary to law or morality.

(b) Shareholders representing 1/20 of the paid-up capital have the right to submit draft decisions on items included in the initial or revised general agenda of the General Assembly. The relevant application must be submitted to the Board of Directors at least 7 days before the date of the General Assembly, while the draft decisions are made available to the shareholders according to the provisions of paragraph 3 of Article 123 of Law 4548/2018 at least 6 days before the date of the General Assembly. The Board of Directors is not required to publish or notify draft decisions submitted by shareholders if their content appears to be contrary to law or morality.

(c) At the request of any shareholder, that is filed with the Bank's at least 5 full days before the General Assembly, the Board of Directors is obliged to provide to the General Assembly the specific information requested for the Bank's affairs insofar as they are relevant to the items on the agenda. The obligation to provide information does not exist when the relevant information is already available on the Bank's website, in particular in the form of questions and answers. Idem, the Board of Directors may refuse to provide the information for substantive reasons, as recorded in the minutes. Such a reason may be, in the circumstances, the representation of the requesting shareholders in the BoD, in accordance with Articles 79 or 80 of Law 4548/2018. In the cases of this paragraph the Board of Directors can respond once to shareholders' requests with the same content. Any doubts as to whether or not the reasoning for refusal by the Board of Directors to provide information is valid are settled by the court by a decision given in the interim proceedings. By the same decision the court also obliges the Bank to provide the information that it refused. The decision is not challenged by legal remedies.

(d) At the request of a shareholder or shareholders representing 1/20 of the paid-up capital, the chairman of the meeting shall postpone the decision-making of the General Assembly on all or certain matters, defining the resumption day of the meeting, as specified in the shareholders' request, which may not be more than 20 days from the date of postponement. The meeting of the General Assembly that follows a postponed one is a continuation of the previous one and does not require the resumption of the publication formalities of the invitation of the shareholders. New shareholders may participate in this meeting, subject to the relevant participation formalities in accordance with the provisions of paragraph 6 of Article 124 of Law 4548/2018 apply.

(e) At the request of shareholders, representing 1/20 of the paid up capital, that is filed with Bank at least 5 full days before the General Assembly, the Board of Directors is obliged to notify to the General Assembly, if it is Annual, the amounts that have been paid to each member of the Board during the last two years or the managers of the Bank, as well as any benefit to such persons from any cause or contract of the Bank with them.

(f) At the request of shareholders, representing 1/10 of the paid up capital, that is filed with the Bank at least 5 full days before the General Assembly, the BoD is obliged to provide to the General Assembly information on the course of corporate affairs and the assets of the Bank. The Board of Directors may refuse to provide the information for substantive reasons, as recorded in the minutes. Such a reason may be, in the circumstances, the representation of the requesting shareholders in the BoD, in accordance with Articles 79 or 80 of Law 4548/2018. In the cases of this paragraph the Board of Directors can respond once to shareholders with the same content. Any doubts as to whether or not the reasoning for refusal by the Board of Directors is valid, provision of information is settled by the court by a decision given in the interim proceedings. By the same decision the court also obliges the Bank to provide the information that it refused. The decision is not challenged by legal remedies.

In the above-mentioned cases, the requesting shareholders must prove their shareholding status and the number of shares they hold in the exercise of the relevant right. Proof of shareholding may be provided by any legal instrument and, in all cases, on the basis of information received by the Bank from the central securities depository.

12. TERMS AND CONDITIONS FOR THE PARTICIPATION IN THE REMOTE GENERAL MEETING

OF THE SHAREHOLDERS OF "EUROBANK S.A."

The Annual General Meeting of Shareholders of "Eurobank S.A." ("Bank") will convene on Tuesday, 28 April 2026, at 10.00 a.m., in a hybrid manner, namely, with the physical presence of Shareholders in the Conference Hall of Nea Ionia, at 8 Iolkou Street, Building H, Nea Ionia, GR 14234, and with the participation of Shareholders remotely, in real time, via teleconference, or in a potential Repeat Meeting on Thursday, 14 May 2026, at 10.00 a.m., also in a hybrid manner, namely, with the physical presence of Shareholders in the Conference Hall of Nea Ionia, at 8 Iolkou Street, Building H, Nea Ionia, GR 14234, and with the participation of Shareholders remotely, in real time, via teleconference, without the publication of a further invitation.

Participation by Shareholders at the General Meeting remotely, in real time, via teleconference is subject to the present terms and conditions for the remote General Meeting (the "Terms for the remote General Meeting").

Capitalized terms used have the meaning as defined in the Appendix to the present.

1. Introductory remarks

1.1. In order for Shareholders to participate and vote at the General Meeting or at any Repeat Meeting, it is necessary that they, or their proxies, create and use an electronic account in the Internet Platform that has been developed by the Hellenic Exchanges-Athens Stock Exchange Group to provide remote General Meeting services, in real time, by teleconference to listed companies on the website <https://axia.athexgroup.gr/en/home>.

1.2. The Internet Platform is provided by "Hellenic Central Securities Depository S.A.", while for the teleconference are used the ZOOM Meeting services provided by Zoom Video Communications Inc..

1.3. In order to access the Internet Platform a personal computer or a smartphone type mobile telephone or a tablet is required, with a browser application installed, and internet access.

1.4. In order for a Shareholder or his proxy to create an account in the Internet Platform, a valid electronic mail (email) account and a mobile telephone number are required by the shareholder or his proxy.

1.5. If, on accessing the Internet Platform the above information entered by the Shareholder does not match the data registered in the Dematerialized Securities System and provided to the Bank by the "Hellenic Central Securities Depository S.A." or through intermediaries, as part of its services to facilitate shareholder identification for remote general meetings which are provided to listed companies in accordance with Part 3 of Decision No 8 of the Board of the "Hellenic Central Securities Depository S.A.", "Technical terms and procedures for the provision of the Registry, Corporate and Other Related Actions Service", Shareholders must provide and/or update the information above through their Participants in the DSS of their Securities Account, in order to create the account.

1.6. Shareholders that have successfully connected to the Internet Platform will be able to participate at the General Meeting by teleconference in real time via link that will be sent to them by email.

By activating the teleconference application (ZOOM) via the link at the start of the General Meeting, Shareholders will be able to:

a) follow the proceedings of the General Meeting with electronic or audiovisual means,

b) take the floor and address the General Meeting orally during the General Meeting,

while at the same time, through the Internet Platform they will be able to:

c) vote in real time during the General Meeting on the items of the daily agenda, and

d) receive information on the recording of their vote.

1.7. The deadlines, during which the rights of Shareholders can be exercised are included in detail in the Invitation to the General Meeting and in the present Terms for the remote General Meeting.

1.8. Besides these Terms for the remote General Meeting, the Terms of Use by Third Party Suppliers also apply.

1.9. The Bank reserves the right at any time to modify, suspend, cancel or limit the mechanisms for the electronic General Meeting and vote when necessary or appropriate for technical or security reasons.

2. Technical infrastructure

2.1. The Bank ensures, insofar as possible, that the technical infrastructure to conduct the remote General Meeting is accurate, secure and accessible to Shareholders with compatible devices. The Bank will cooperate and make use of the services of reliable Third Party Suppliers to provide the technical infrastructure required to conduct the General Meeting.

2.2. Shareholders should know that certain residual risks associated with the technical infrastructure used for the remote General Meetings will always exist. The Bank, through Third Party Suppliers, takes all measures, technical and organization, and makes every possible effort to ensure as much as possible the continuous and uninterrupted of the Internet Platform and the teleconference application, so that the services provided through it are available continuously and uninterruptedly with an acceptable response time without interruption to Shareholders with compatible devices. However, due to the nature of the internet and web applications, the Bank and the Third Party Suppliers cannot guarantee the absolute completeness, correctness or continuity of their operation and they may not be available to part or all of the internet, or may respond with interruptions, or, finally, respond in times longer than usual. In cases such as the above, the Bank and the Third Party Suppliers will make every possible effort to restore their operation, however beyond that, the Bank and the Third Party Suppliers cannot be held responsible or become legally accountable for their availability or response time.

2.3. It is recommended that Shareholders take all measures to protect the integrity and security of their information systems, hardware and software, in order to adequately protect the access data and the usage data of the Internet Platform that are stored on the local storage systems of the devices of Shareholders, portable or non-portable. Any failure in Shareholders' systems or connection or usage data leak, due to an intrusion by malicious software in the operating systems of Shareholders, does not relieve the latter from their obligations under the present terms, does not constitute force majeure or exceptional condition, nor does it imply any liability of the Bank for any damages suffered by Shareholders. Furthermore, Shareholders are solely responsible for their personal equipment and the required technical means which will allow access to the Internet Platform.

2.4 Shareholders must, prior to the start of the General Meeting, check their connection and ensure that they have access to the Internet Platform and have correctly installed and configured the teleconference application (ZOOM). The Bank, through Third Party Suppliers, has ensured the timely implementation of the technical infrastructure for the Internet Platform in order to allow Shareholders to control their access and to verify that they can participate substantively in the General Meeting.

Furthermore, from the publication of the Invitation and until the end of the General Meeting, there will be provided support at (+30) 210 3366426 or by e-mail to AXIAeShareholdersMeeting@athexgroup.gr.

2.5. Shareholders can notify any failure in the technical infrastructure through the help desk referred to in clause 2.4. Any failure or deficiency in the equipment of Shareholders, software, network infrastructure, servers, connection to the Internet or telephone, video or voice equipment, power outage, any kind of mechanical failure during the General Meeting or similar events, including data security instances (which includes any unauthorized use, piracy, denial-of-service attack, access denial, potential failure, or intrusion that arouses from the theft or illegal interception of a password or a network password or any other attack), which may prevent the remote participation of Shareholders at the General Meeting, will, in any case, be in the sole responsibility of those Shareholders.

Inability by one or more Shareholders to follow the proceedings and participate at the General Meeting or to vote electronically during (any part) of the General Meeting, does not affect the validity of the General Meeting, or any work carried out therein.

2.6. In the event that during the General Meeting the Chairman of the General Meeting becomes aware of any failure in the technological infrastructure that may have occurred during the General Meeting and which materially impacts the proceedings of the General Meeting, the Chairman of the General Meeting informs Shareholders that are participating at the General Meeting.

The Chairman of the General Meeting may decide, at his absolute discretion, taking into consideration the possible impact in the decision making process at the General Meeting, whether the General Meeting should be postponed or adjourned due to this failure, or to proceed with the proceedings even though some Shareholders may not have the ability to participate and/ or vote and/or follow the General Meeting.

In the event that, at the discretion of the Chairman, the Internet Platform or the teleconference application no longer allows all (or some) Shareholders to follow the proceedings of the General Meeting, to vote electronically during (any part) of the General Meeting and to submit questions, then the Chairman may, at his absolute discretion, continue, adjourn, postpone the General Meeting, change the order of discussion and / or decision on the items of the General Meeting or to proceed with the General Meeting without the ability for some or all of the Shareholders that participate remotely at the General Meeting through the Internet Platform and the teleconference application to follow the proceedings of the Meeting and/ or to vote electronically during (any part) of the General Meeting. The Chairman of the Meeting notifies this decision, to the extent possible, to Shareholders present at the General Meeting.

2.7. If the Chairman of the General Meeting decides to suspend or postpone the General Meeting, as mentioned in clause 2.6, then the whole process that has taken place up to the point of suspension or postponement and any decisions taken on the items of the daily agenda will be valid.

3. Right to participate and vote at the General Meeting

3.1. The General Meeting is considered to have begun its proceedings with the announcement of the start of the General Meeting by the Chairman of the Meeting to Shareholders.

3.2. Each Shareholder may participate, follow substantively the proceedings of the General Meeting and vote in real time electronically, provided that he has taken the necessary steps mentioned in the Invitation to the General Meeting to create and use an electronic account in the Internet Platform and clauses 1.1 to 1.6 of the present and in accordance with the instructions provided in the Invitation.

3.3. In order to participate in the General Meeting, Shareholders must connect through the Internet Platform before the start of the General Meeting and to declare that they intend to participate in the General Meeting. Following the declaration of the intention to participate, Shareholders will receive a personalized information message by electronic mail with the link that must be followed to connect to the teleconference of the General Meeting.

3.4 On the date of the General Meeting, in order to participate in the proceedings, Shareholders must connect in a timely fashion through the Internet Platform, at least fifteen minutes (**15'**) before the start time of the General Meeting that has been announced in the Invitation, and declare the number of voting rights with which they will participate and vote at the General Meeting and whether they wish to modify them (to a lower number).

3.5. Shareholders that do not connect to the Internet Platform on time before the start of the General Meeting in accordance with clause 3.4 above and up until the announcement of the start of the proceedings by the Chairman of the General Meeting will not be counted among the Shareholders present at the General Meeting, they will not be able to exercise the right to vote or to take the floor and submit questions to the General Meeting, and will only be able to follow the live feed of the General Meeting by teleconference.

3.6. Shareholders who have not appointed a proxy or representative by the deadline (i.e. at least **48** hours before the date of the General Meeting), but who, however, have connected on time through the Internet Platform before the start of the General Meeting will, in accordance with clause 3.4, participate at the General Meeting, unless the General Meeting refuses for good reason and justifies its refusal. In that case, they will not be counted among the Shareholders that are present at the General Meeting and will only be able to follow the live feed of the General Meeting by teleconference.

3.7. Shareholders who have complied with the formalities above and have connected on time through the Internet Platform before the start of the General Meeting:

- (i) are considered to be present in person at the General Meeting;
- (ii) are included in the calculation of the quorum of shareholders present or represented at the General Meeting and the calculation of the percentage of the issued share capital of the Bank present or represented at the General Meeting based on the number of voting rights they stated they would exercise in accordance with clause 3.3 above;
- (iii) will be able to follow with electronic or audiovisual means the proceedings of the General Meeting;
- (iv) will have the right to vote in real time during the General Meeting on the items of the daily agenda at the point in time announced by the Chairperson;
- (v) will be able to take the floor and address the General Meeting orally during the General Meeting;
- (vi) will receive information on the registration of their vote.

3.8. The names of Shareholders that have been registered as participants in the General Meeting through the Internet Platform will be included in the list of Shareholders that are present at the General Meeting in person or by proxy (if there is one).

3.9. Any early disconnection from the Internet Platform by Shareholders who had timely connected in accordance with clause 3.4 before the end of the General Meeting does not affect the calculation of the quorum of Shareholders present or represented at the General Meeting for the time they are connected. Shareholders can connect again to the Internet Platform and continue to follow the remainder of the General Meeting and exercise all of their rights to participate and vote electronically.

In all other cases, Shareholders will only be able to follow the live stream of the General Meeting through teleconference.

3.10. Shareholders will be able to vote electronically from the time when the Chairman of the General Meeting announces the start of voting on the items of the daily agenda, following the completion of the proposals and discussion on the items of the daily agenda, and up until the point when the Chairperson of the General Meeting announces the end of voting.

The Chairman of the General Meeting may, at his absolute discretion, decide that voting can take place from the start of the General Meeting up until the time when he announces the end of voting.

3.11 For Shareholders that participate in the voting on the items of the General Meeting that takes place before the General Meeting (mail vote), voting on the items of the daily agenda will be possible exclusively and only for the time period indicated in the Invitation to the General Meeting.

Following that time point, it will not be possible for Shareholders to participate in the voting on the items of the daily agenda that takes place before the General Meeting by mail vote.

On entering the Internet Platform, Shareholders will declare the number of voting rights with which they wish to participate at the General Meeting and vote, and, if they wish, they can amend that number (to a lower one).

Shareholders that voted on time as above can follow the live feed of the General Meeting by teleconference.

3.12. Shareholders that voted on time as above before the General Meeting by mail vote will be able to withdraw it, as follows:

- a) If they voted before the General Meeting through the Internet Platform, they will be able to withdraw their vote through the Internet Platform, up until the start of the General Meeting.

b) If they voted before the General Meeting by sending to the Bank the "Mail Vote Document", they will be able to withdraw their vote in the same manner in which they submitted it, **24** hours before the date of the General Meeting at the latest.

Shareholders above may, if they wish, participate in person at the General Meeting under clauses 1.1 to 1.5 and 3.1 to 3.9 of the present.

4. Vote confirmation and voting results

4.1. Submission of the vote by the Shareholder through the Internet Platform is final and cannot be withdrawn, subject to the conditions in pars. a) and b) of clause 3.12.

4.2. Each Shareholder who voted at the General Meeting (including by mail vote) will receive from the "Hellenic Central Securities Depository S.A." confirmation of registration of his vote on the items of the daily agenda through the Internet Platform after the end of the General Meeting.

4.3. If during voting the voting rights which were declared for participation at the General Meeting are not fully exercised by the Shareholder, then, following the end of the General Meeting, he will receive, in accordance with clause 4.2, confirmation by the "Hellenic Central Securities Depository S.A." that the remaining rights were noted as "ABSTAIN".

4.4. After the end of voting on the items of the daily agenda and the vote count, the Chairperson informs Shareholders about the results of the vote.

The results of the vote on the items of the General Meeting will be published on the website of the Bank, in accordance with the law.

5. Communication

For any questions concerning these Terms for the remote General Meeting, you may contact the Investor Information Services Division of the Bank by email at investorsinfo@eurobank.gr or by telephone at +30 2144046400 (daily between 09.30 – 17.00).

For any information regarding support to Shareholders and their representatives, you may contact by email at AXIAeShareholdersMeeting@athexgroup.gr or by telephone at +30 210 3366426.

Appendix - Definitions

Bank refers to «Eurobank S.A.».

General Meeting refers to the General Meeting of Shareholders of «Eurobank S.A.» dated 28th April, 2026, which will take place in a hybrid manner, namely with the physical presence of Shareholders at the venue and with the participation of Shareholders remotely, in real time, via teleconference, under the conditions of articles 124, 125 and 126 of Law 4548/2018.

Internet Platform refers to the internet platform <https://axia.athexgroup.gr/home> that has been developed by the Hellenic Exchanges – Athens Stock Exchange Group and is available by the "Hellenic Central Securities Depository" for the provision of General Meeting services to issuing companies that take place remotely, in real time, by teleconference.

Teleconference application/teleconference refers to the ZOOM Meeting services that are provided by Zoom Video Communications Inc., through which teleconference is provided.

Mail vote refers to the remote participation of Shareholders in the vote on the items of the General Meeting that will take place before the General Meeting.

Shareholder of the Bank is the one that is registered on the start of the fifth (5th) day before the date of the General Meeting ("Record date"), i.e. on **April, 23rd 2026**, in the Dematerialized Securities System (DSS) of the company "HELLENIC CENTRAL SECURITIES DEPOSITORY" (ATHEXCSD) or the one identified as such based on the relevant date through registered intermediaries or other intermediaries in compliance with the provisions of the legislation (Law 4548/2018, Law 4569/2019, Law 4706/2020 and Regulation (EU) 2018/1212) as well as the Rulebook of Operation of the Hellenic Central Securities Depository.

Proof of shareholding status may be evidenced by any legal means and in any case based on information received by the Bank electronically by ATHEXCSD, if the latter provides registration services, the participating and registered intermediaries in the central securities depository in any other case. A shareholder may participate in the General Meeting, based on the confirmations or notices of Articles 5 and 6 of Regulation (EU) 2018/1212, provided by the intermediary, unless the General Meeting refuses such participation for a material cause, which justifies its refusal, in compliance with the relevant statutory provisions (Article 19 (1), Law 4569/2018 and Article 124, Law 4548/2018).

Terms for the remote General Meeting refers to the present terms and conditions.

Chairman of the General Meeting refers to the Chairman of the General Meeting that will take place in a hybrid manner, namely with physical presence of shareholders at the venue and remotely, in real time, by teleconference.

Third Party Suppliers refers to the companies "Hellenic Central Securities Depository S.A.", headquartered in Athens, and "Zoom Video Communications Inc.", headquartered in San Jose California.