

**SUPPLEMENT NUMBER 3 DATED 12 MAY 2026 TO THE OFFERING CIRCULAR DATED  
20 OCTOBER 2025**



**EUROBANK S.A.**

*(incorporated with limited liability in the Hellenic Republic)  
as Issuer*

**€10,000,000,000**

**Programme for the Issuance of Debt Instruments**

This supplement no.3 (the “Supplement”) is supplemental to, forms part of and must be read and construed in conjunction with, the offering circular dated 20 October 2025 (the “Offering Circular”), supplement no.1 dated 19 December 2025 (“Supplement No. 1”) and supplement no.2 dated 11 March 2026 prepared by Eurobank S.A. (the “Bank” or the “Issuer”), and any other supplements subsequently prepared by the Issuer, in connection with its Euro Medium Term Note Programme (the “Programme”) for the issuance of up to €10,000,000,000 in debt instruments (“Instruments”). Terms given a defined meaning in the Offering Circular shall, unless the context otherwise requires, have the same meaning when used in this Supplement.

This Supplement, Supplement No.1, Supplement No.2 and the Offering Circular have been approved by the Luxembourg Stock Exchange pursuant to Part IV of the Luxembourg act dated 16 July 2019 on prospectuses for securities for the purpose of admitting Instruments on the Euro MTF market of the Luxembourg Stock Exchange (“Euro MTF”). The Euro MTF is a multilateral trading facility and not a regulated market for the purposes of Directive 2014/65/EU (as amended).

**Purpose of the Supplement**

The purpose of this Supplement is to: (a) incorporate by reference the Bank’s unaudited interim consolidated financial statements for the three months ended 31 March 2026 and (b) amend the “General Information” section in the Offering Circular.

## **IMPORTANT NOTICES**

The Issuer accepts responsibility for the information set out in this Supplement. Having taken all reasonable care to ensure that such is the case, the information contained in this Supplement is, to the best of the knowledge of the Issuer, in accordance with the facts and does not omit anything likely to affect the import of such information.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Offering Circular by this Supplement and (b) any other statement in, or incorporated by reference into, the Offering Circular as supplemented by Supplement No.1 and Supplement No.2, the statement in (a) above will prevail.

Save as disclosed in this Supplement, Supplement No.1 and Supplement No.2, no significant new factor, material mistake or material inaccuracy relating to the information included in the Offering Circular, which is capable of affecting the assessment of any Instruments, has arisen or has been noted, as the case may be, since publication of the Offering Circular.

## INFORMATION INCORPORATED BY REFERENCE

The following document, which has previously been published and has been filed with the Luxembourg Stock Exchange, shall be incorporated by reference in, and form part of, the Offering Circular and this Supplement:

- (a) the Bank's unaudited interim consolidated financial statements for the three months ended 31 March 2026 (the "Bank's Interim Financial Statements") including the information set out at the following pages available at <https://www.eurobank.gr/-/media/eurobank/omilos/enimerosi-ependuton/enimerosi-metoxon-eurobank/oikonomika-apotelesmata/2026/1q-2026/consolidated-financial-statements-1q26.pdf>:

Interim Consolidated Balance Sheet page 3 of the pdf

Interim Consolidated Income Statement page 4 of the pdf

Interim Consolidated Statement of Comprehensive Income page 5 of the pdf

Interim Consolidated Statement of Changes in Equity page 6 of the pdf

Interim Consolidated Cash Flow Statement page 7 of the pdf

Notes to the Interim Consolidated Financial Statements pages 8 - 41 of the pdf

Any information not referred to in the cross-reference list above but included in the documents incorporated by reference is given for information purposes only. Any non-incorporated parts of a document referred to herein are either deemed not relevant for an investor or are otherwise covered elsewhere in the Offering Circular or this Supplement. Any documents themselves incorporated by reference in the documents incorporated by reference in the Offering Circular or this Supplement shall not form part of the Offering Circular or this Supplement.

Copies of documents incorporated by reference in the Offering Circular and this Supplement can be obtained from the Luxembourg Stock Exchange's website at [luxse.com](http://luxse.com).

## GENERAL INFORMATION

Paragraphs 4 to 7 (inclusive) of the “General Information” section on page 256 of the Offering Circular shall be deleted in its entirety and replaced with:

- “4. Save for the risks and uncertainties disclosed in note 2 “Basis of preparation and material accounting policies” of the Bank’s audited consolidated financial statements as of and for the year ended 31 December 2025, as subsequently updated in the “Going concern considerations” section in note 2 “Basis of preparation and material accounting policies” of the Bank’s Interim Financial Statements to reflect additional information regarding the impact of the war in the Middle East, there has been no material adverse change in the prospects of the Bank and its subsidiaries since 31 December 2025.
5. There has been no significant change in the financial position or financial performance of the Bank and its subsidiaries since 31 March 2026.”