EUROBANK

Policy

Version: 2.0	**Name: Board of Directors' Remuneration Policy**
Valid as of: 28.4.2026	**Responsible Unit: Group Human Resources**
Applicable to: Eurobank S.A.	**Purpose:** The Board of Directors' Remuneration Policy is created to describe the key components and considerations of the remuneration framework for Eurobank S.A. Board of Directors and to satisfy the requirements of Law 4548/2018.

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1. Background & Regulatory Framework

Eurobank S.A. (hereinafter the 'Eurobank') has established a Board of Directors' Remuneration Policy (hereinafter the 'Policy') in line with related requirements of the Law 4548/2018 (hereinafter the "Law"). It has been created to satisfy the pertinent terms of the Law (articles 110 and 111) and describes key components and considerations of the remuneration framework for the members of the Board of Directors (hereinafter the "Board").

2. General Principles & Scope of the Policy

The objective of the Policy is to safeguard that remuneration is reasonable, gender neutral and sufficient to retain and attract directors with appropriate skills and experience to develop and implement the Eurobank'

business strategy and ensure its long-term interests and sustainability, while avoiding excessive risk taking. This is achieved through the continuous monitoring of market trends and best practices on domestic and global levels and the setting of the remuneration framework which defines the salary structure and ranges, in order to attract and retain talented individuals accordingly.

External, independently-produced benchmarking analysis of the remuneration of the employees of the financial and the banking sector in Greece, is used in establishing the Policy, as well as the remuneration framework of the members of the Board.

The Policy is applicable with regard to the members of the Board of Eurobank. More specifically, the Policy concerns the following categories:

- Directors
  - Non-Executive
  - Executive

Directors must avoid situations where their own interests may come into conflict with the interests of Eurobank. They must report timely and sufficiently the existence of conflicts of interest as well as they must abstain from participating and intervening in deliberations and voting on resolutions or decisions in which they have a conflict of interest. In this context, Directors abstain from voting on resolutions of the Board concerning their own remuneration.

3. Remuneration of Eurobank's Directors

In accordance with the structure and remuneration framework of Eurobank, the remuneration systems applicable to Non-Executive Directors and Executive Directors of Eurobank are separately described below.

3.1 Non-Executive Directors Remuneration

Non-Executive Directors receive fixed remuneration only, which is annually approved by the general meeting of shareholders and are not eligible to receive variable remuneration. Their fixed remuneration consists of Board Fees, which are set according to the individual's position(s) on the Board and Board Committees and take into consideration the relative expected contribution of each Director and the extra effort and time dedicated as per the below table:

Board & Board Committees' Fees Policy (in Gross amount and €)	Chair	Vice Chair / Member
Board of Directors	**390,000**[1]	**100,000**
Audit Committee	**60,000**	**22,500**
Board Risk Committee	**60,000**	**22,500**
Nomination & Corporate Governance Committee	**40,000**	**17,500**
Remuneration Committee	**40,000**	**17,500**

1 Including Eurobank's contribution to the Occupational Insurance Fund (Pension Scheme) of Eurobank Group

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Board Digital & Transformation Committee	**30,000**	**10,000**

The accumulated fees of the Non-Executive Directors of the Board individually should not exceed the total fees of the Chair of the Board and may be awarded, following a General Assembly decision, either from operating expenses or through participation to the profits of the financial year.

Additionally, a breach of the attendance requirements, which are set out in detail within the Board & Board Committees Attendance Policy of Eurobank, will result in the adjustment of fees based on the corresponding attendance ratio at the end of the year. More specifically, if a Director's attendance ratio is 85% and above, then the member will receive the 100% of the annual remuneration he/she is entitled to receive, whereas, if the attendance ratio is below 85%, then there will be a proportional payment of remuneration (e.g. in case the attendance ratio is 84%, then the Director will receive the 84% of the annual remuneration he/she is entitled to receive).

The Non-Executive Directors of the Board are not entitled to supplementary pension neither early retirement schemes nor any payments linked to the termination of their Board or Board Committee positions with the exception of the Chair of the Board to whom the following provisions apply: i) Eurobank's contributions to the Occupational Insurance Fund (Pension Scheme) of Eurobank Group for the Chair are set at 2.9% for the part of the gross monthly fees up to € 2,432.25 and 9. 25% for the part of the gross monthly fees that exceed this amount, ii) Eurobank's contributions to the private medical scheme for the Chair, and iii) the Chair of the Board who leaves Eurobank before the ordinary term of his mandate (such ordinary term being determined during his election process) following the initiative of Eurobank without a valid legal reason for such initiative, is entitled to a payment amounting to 12 gross monthly fees.

Finally, Eurobank's private medical scheme may cover the rest of the Non-Executive Directors of the Board but at their own expense.

3.2 Executive Directors Fixed Remuneration

Executive Directors of the Board are employed by Eurobank based on permanent, indefinite contracts that include a required notice period on behalf of the Directors (three months period). Executive Directors of the Board receive remuneration pursuant to their above-mentioned contracts and they don't receive remuneration as members of the Board.

3.3 Benefits

Eurobank aims to offer competitive and fair benefits to the Executive Directors of the Board as well as coverage of professional expenses, in line with market practices. The range of benefits to which they are entitled to (but not limited to) may include private pension scheme, private life insurance scheme, private medical scheme, company car, that is granted as a security measure, mobile phone, reimbursement of travel and business expenses, staff pricing on banking products and allowances related to children and childcare. In particular, Eurobank's monthly contributions to the Occupational Insurance Fund (Pension Scheme) of Eurobank Group are set at 2.9% for the part of the gross monthly salary up to € 2,432.25 and 15% for the part of the gross monthly salary that exceeds this amount. A fixed remuneration of € 75.000 is also paid on an annual basis to each of the Executive Members of the Board, primarily in the form of contribution to the Pension Scheme up to the maximum amount allowed by law or through payroll.

The travel accommodation and other expenses incurred by the Non-Executive Directors of the Board in relation to Board and Board Committee meetings and in the course of Eurobank's business are covered.

3.4 Separation Policy of Eurobank

The Executive Directors of the Board are entitled to a severance payment according to the provisions of Eurobank's Separation Policy, which sets out the approach to attract and retain Senior Executives and to award the Executive Directors of the Board who leave Eurobank in good terms, excluding the case of resignation or retirement, according to their total years of service in the Group as follows:

(i) For those who have up to 10 years of service in the Group, a lump sum equal to 12 average gross monthly fixed remuneration[2] is awarded;

(ii) For those who have equal to or more than 10 and less than 15 years of service in the Group, a lump sum equal to 18 average gross monthly fixed remuneration is awarded;

(iii) For those who have equal to or more than 15 years of service in the Group, a lump sum equal to 24 average gross monthly fixed remuneration is awarded; and

(iv) For the CEO and the Deputy CEOs, who have equal to or more than 15 years of service in the Group, a lump sum equal to 30 average gross monthly fixed remuneration is awarded.

Alternatively, the Executive Director of the Board, instead of the abovementioned severance payment, could opt for either a paid long-term leave equal in duration to the number of the months corresponding to his/her years of service bracket or a Voluntary Exit Scheme that will be applicable at that time. The Executive Director of the Board can assume employment in another employer (excluding employment in the banking sector in Greece) during the paid long-term leave period. In case the Executive Director of the Board decides to assume employment within the Greek banking sector, he/she will have to notify Eurobank in writing and the employment relationship between the Executive Director of the Board and Eurobank ceases. In such a case, Eurobank has to pay the Executive Director of the Board the remaining amount up to his/her legal indemnity (by deducting the amount already paid in the form of salaries). In case the sum of salaries already paid is greater than the legal indemnity, the Executive Director of the Board has to return to Eurobank the excess amount.

The Executive Directors of the Board are entitled to "staff rates" with respect to the mortgage loans that they may have at the time the separation agreement is signed. They will also continue to be entitled to "staff rates" for the VISA Cards they may already have for a period of one year after their departure from Eurobank.

For such severance payments consideration is given to the Executive Directors' track record, non-competition clauses are applicable, deferral is applied, and payments may be subjected to malus and clawback.

3.5 Variable Remuneration

Any variable remuneration that may be awarded to the Executive Director of the Board follow the variable remuneration provisions of Eurobank's Remuneration Policy (https://www.eurobank.gr/-/media/eurobank/omilos/enimerosi-ependuton/enimerosi-metoxon-eurobank/oikonomika-apotelesmata/2026/fy-2025/dimosiopoiiseis-apodoxon-2025-en.pdf) and are awarded subject to the approval at a general meeting of the shareholders.

4. Policy Adoption, Implementation & Revision

The Policy is submitted by the Board for approval at the general meeting of the shareholders, at which the vote of the shareholders is binding.

The Board is responsible for periodically reviewing and overseeing the implementation of the Policy. To assist

[2] The average gross monthly fixed remuneration derives from the annual fixed remuneration, which includes the Annual Base Salary and all Eurobank 's contributions to the Occupational Insurance Fund (Pension Scheme) of Eurobank Group, on a monthly basis.

with the process and ensure the management of risks related to conflicts of interest, the drafting and any revisions of the Policy are coordinated by the Group Human Resources General Division and take into account the input provided by all competent corporate functions: Group Risk Management, Group Compliance, Group Internal Audit, Group Strategy and Legal Units of Eurobank.

Where the general meeting of the shareholders does not approve the proposed Policy the company pays remuneration to its Board members according to the existing Policy or existing practices until the following general meeting at which time a revised Policy shall be submitted for approval.

The Policy should be submitted for approval at the general meeting of the shareholders at least every four (4) years and each time a material change to the Policy occurs.

5. Disclosures and Reporting

The approved Policy, together with the relevant date and results of the vote of the general meeting, is subject to publicity formalities and will remain publicly available on Eurobank's website, free of charge, at least as long as it is applicable. The approved Policy is accessible through the website.

Subject to any revision of the Policy, the relevant Board of Director's Annual Report shall describe and explain any changes to the Policy. The corresponding decision of the general meeting of the shareholders must describe how the votes and views of the shareholders with regard to the Policy and the reports have been taken into account, since the last vote on the Policy at the general meeting and thereafter.

Eurobank shall produce for each financial year a Remuneration Report concerning the remuneration of persons to which the Policy is applicable, in line with the requirements of Article 112 of the Law. The Remuneration Report shall be reviewed on an annual basis for compliance with the requirements of Article 112 by the statutory auditors, will be submitted for discussion at the annual general meeting of the shareholders and will be made publicly available, free of charge, on the website of Eurobank for a period of at least ten (10) years (taking into consideration some specific requirements regarding personal data protection). The Board has a collective responsibility to ensure that the Remuneration Report is drawn up and published in line with the requirements of the Law.

6. Appendices

7. References

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8. Terminology

9. Amendments Table

Version	Date	Change Description
1.0	25.9.2025	The Policy created in line with relevant requirements

		of Law 4548/2018 applicable to Eurobank
2.0	28.4.2026	Change of the Board & Board Committees' Fees Policy as well as Eurobank's contributions to the Occupational Insurance Fund (Pension Scheme) of Eurobank Group for the Chair and the Executive Directors of the Board

10. Table of Creation, Issuance and Approvals

Unit	Authorized Personnel	Date
Created by: Group Human Resources, N. Paschali, 19.3.2026		
Proposed to the AGM by: Directors of the Board, 20.3.2026		
Approved by: Annual General Meeting, 28.4.2026		