EUROBANK

Wednesday, 18 November 2026

ANNOUNCEMENT

Distribution of non-mandatory reserves

Eurobank S.A. ("Eurobank" or the "Bank") announces that its Board of Directors (the "BoD"), at its meeting held on 21 October 2026, approved the distribution of non-mandatory reserves (interim dividend) totalling €214,000,000 to Eurobank shareholders, pursuant to Article 162(3) of Greek Law 4548/2018. The distribution will be made in cash and corresponds to an initial gross amount of €0.05928 per share, before the adjustment arising from treasury shares that are not entitled to receive a dividend.

The distribution will be made from the "Dividend Reserve" account, which is a non-mandatory reserve included in "Special Reserves" in Eurobank's financial statements. Under Article 64 of Greek Law 4172/2013, as amended and in force, the gross amount is subject to dividend withholding tax at a rate of 5%, subject to any applicable exemptions or different withholding rates for shareholders covered by special provisions. Accordingly, the corresponding initial net amount is €0.056316 per share, before the adjustment for treasury shares that are not entitled to receive a dividend.

As the Bank's Share Buyback Programme is ongoing, the final gross and net interim dividend amounts per share will be determined taking into account treasury shares that are not entitled to receive a dividend. The final amounts per share will be disclosed in a supplementary announcement on Friday, 20 November 2026, ahead of the ex-dividend date.

The key dates for the cash interim dividend, as resolved by the BoD, are as follows:

a. Monday 23 November 2026: Ex-dividend date (namely the date from which Eurobank shares will be traded on Euronext Athens and, in parallel, on the Cyprus Stock Exchange, without the right to receive the interim dividend).

b. Tuesday 24 November 2026: Interim dividend beneficiaries' record date (the date on which shareholders recorded in the Dematerialized Securities System (D.S.S.) will be identified as beneficiaries of the interim dividend).

c. Thursday 26 November 2026: Commencement date for payment of the cash interim dividend.

The cash interim dividend will be paid through "Eurobank S.A.", acting as the designated paying bank, as follows:

- Through the Participants maintaining the beneficiaries' securities accounts in the Dematerialized Securities System (D.S.S.) (banks and brokerage firms), in accordance with the Rulebook of Euronext Securities Athens (AthexCSD) and its relevant decisions.

- In the case of payments to the legal heirs of deceased beneficiary shareholders whose securities are held in the Special Account of their investor account in the D.S.S., under the administration of Euronext Securities Athens (AthexCSD), payment will be made through Eurobank S.A.'s branch network following completion of the procedure for establishing the heirs' legal entitlement.

Dividends remaining unclaimed for five (5) years become time-barred in favour of the Greek State.

For any further information, you may contact the Investor Information & Control Service Division, the responsible Shareholder Support Unit of Eurobank, by e-mail at **Investorsinfo@eurobank.gr** and by telephone on **214-4046400** during business days and hours (09:30-17:00).