

ANNOUNCEMENT**Eurobank announces the pricing of the issuance of
€400 million Fixed Rate Reset Subordinated Tier 2 Notes**

Eurobank S.A. ("Eurobank") announces that it has successfully completed the pricing of €400 million Fixed Rate Reset Subordinated Tier 2 debt instruments ("Notes").

The Notes will mature on 29 April 2037 and are callable at par from 29 January 2032 to 29 April 2032 (11.25NC6.25), offering a coupon of 4.125% per annum. Settlement will take place on 29 January 2026, and the Notes will be listed on the Luxembourg Stock Exchange's Euro MTF market.

The transaction received a tremendous level of interest from the onset which resulted in a final demand of €3.8bn, i.e. an oversubscription of 9.5 times, thus enabling Eurobank to price the €400 million Notes at a final credit spread of 160bps compared to the initial 200bps indication level. The book building process attracted strong and geographically diverse demand from international investors, with the Bank receiving firm final orders at re-offer from 117 different investors.

Upon new issue allocation, foreign investors' participation accounted for 94% of the amount of the book at re-offer, with key participation from the United Kingdom and Ireland (50%), France (22%) and DACH -Germany, Austria and Switzerland- (8%). In terms of investor type, 75% were Asset Managers, 16% were Banks and Private Banks and 3% were Insurance and Pension Funds.

The proceeds from the issue will support Eurobank Group's strategy to ensure ongoing compliance with its Minimum Requirements in Eligible Liabilities and Own Funds (MREL) and will be used for Eurobank's general funding purposes.

Bank of America, Citibank, JP Morgan, Santander and UBS acted as Joint Bookrunners.

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