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

OF THE SHAREHOLDERS OF "Eurobank S.A."

The Extraordinary General Meeting of Shareholders of "Eurobank S.A." ("Bank") will convene on Wednesday, 09 December 2026, at 09:00 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 Friday, 18 December 2026, at 14:00., 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 EURONEXT ATHENS HOLDING S.A. 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 "Euronext Securities Athens 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 "Euronext Securities Athens 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 "Euronext Securities Athens 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 who have successfully logged into the Online 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 item of the 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 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 logged on time through the Online 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 logged on time through the Online 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 item of the 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 logged 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 logged. 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 item of the agenda, following the completion of the proposals and discussion on the item of the 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 item of the General Meeting that takes place before the General Meeting (mail vote), voting on the item of the 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 item of the 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 "Euronext Securities Athens S.A." confirmation of registration of his vote on the item of the 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 "Euronext Securities Athens S.A." that the remaining rights were noted as "ABSTAIN".

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

The results of the vote on the item 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 & Control 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 09th December 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 EURONEXT ATHENS HOLDING S.A. and is available by the "Euronext Securities Athens" 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 item 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 **December, 4th 2026**, in the Dematerialized Securities System (DSS) of the company " Euronext Securities Athens" (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 4569/2018, Law 4706/2020 and Regulation (EU) 2018/1212) as well as the Rulebook of Operation of the AthexCSD.
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 "Euronext Securities Athens S.A.", headquartered in Athens, and "Zoom Video Communications Inc.", headquartered in San Jose California.