EXTRAORDINARY GENERAL MEETING
Wednesday, 9 December 2026, 09:00 a.m.

which will take place 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.

Should the quorum required by law not be achieved, the Extraordinary General Meeting of the Shareholders of Eurobank S.A. will take place in Repeat Meeting on Friday, December 18, 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 via teleconference in real time, without the publication of a further invitation.

ΠΙΝΑΚΑΣ ΠΕΡΙΕΧΟΜΕΝΩΝ/
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1. AGENDA ITEMS

The Board of Directors invites the shareholders of "Eurobank S.A." (Bank or Eurobank) to decide upon the following issue on the agenda:

Only Item: Grant of authorisation to the Board of Directors for the increase of the Bank's share capital by payment of cash and issuance of ordinary shares, including the authorisation to abolish (cancel) the pre-emptive right of existing shareholders, in accordance with Articles 24 par. 1(b) and 27 par. 4 of Law 4548/2018.

2. SUMMARY OF ITEMS ON THE AGENDA

<u>Note:</u> The voting rights held by the Bank (own shares) shall not be taken into consideration for the purposes of calculating quorum and majority.

Only Item: Grant of authorisation to the Board of Directors for the increase of the Bank's share capital by payment of cash and issuance of ordinary shares, including the authorisation to abolish (cancel) the pre-emptive right of existing shareholders, in accordance with Articles 24 par. 1(b) and 27 par. 4 of Law 4548/2018.

Required quorum:	50% of share capital
Required quorum of Repeat Meeting:	20% of share capital
Required majority:	2/3 of votes (present in person or by proxy)

The proposed authorisation is intended to enable the Board of Directors to resolve on the share capital increase of the Bank, with a view to partially financing the planned acquisition of First Investment Bank AD in Bulgaria and maintaining the Group's strong capital position.

The share capital increase is envisaged to be carried out through a private placement of new shares to qualified, institutional and other eligible investors, by means of an accelerated bookbuild process, with the abolition (cancellation) of the existing shareholders' pre-emption right, through the issuance of new shares with an aggregate nominal value not exceeding 10% of the Bank's paid-up share capital as of the date of granting the authorization to the Board of Directors, subject to market conditions.

The choice of an accelerated bookbuild process, with the exclusion of pre-emption rights, which is widely used in similar transactions as an effective market-based capital raising mechanism, is intended to promote the corporate interest by enabling the timely and efficient implementation of the share capital increase to partially finance the planned acquisition of First Investment Bank AD and preserve the Group's strong capital position. This process enables capital to be raised within a short timeframe, limiting the Bank's exposure to fluctuations in market conditions, while providing an opportunity to attract new institutional investors and broaden the Bank's shareholder base. By contrast, maintaining existing shareholders' pre-emption rights would require a longer timeframe and would not provide the same flexibility in terms of execution timing and the ability to capitalise on investor demand.

The Board of Directors has also considered the potential dilution of existing shareholders' percentage ownership and considers such impact proportionate to the intended objective and justified by the corporate interest, taking into account the envisaged size of the share capital increase, its financing purpose and the expected benefits of the transaction. In determining the issue price, efforts will be made to limit any discount to the prevailing market price, for the benefit of existing shareholders. Furthermore, in the allocation of the new shares, any interest expressed by existing shareholders in participating may be taken into account, to the extent permitted by the accelerated bookbuild process and applicable law.

Finally, the delegation of the relevant authority to the Board of Directors is considered appropriate, as it will enable the Board to determine the final terms of the share capital increase, including its size, the number and issue price of the new shares, as well as the exclusion of pre-emption rights, at the time of implementation, taking into account prevailing market conditions and investor demand.

In view of the above, on the basis of the proposal of the Board of Directors, the Extraordinary General Meeting of Shareholders is called upon to authorize the Board of Directors, pursuant to the provisions of Article 24 par. 1(b) of Law 4548/2018, so that it may resolve, with the quorum and majority required by law, upon the increase of the Bank's share capital by payment of cash, through the issuance of new ordinary, registered, voting shares, by a total nominal amount not exceeding 10% of the Bank's paid-up share capital as of the date of granting the authorization to the Board of Directors (i.e., through the issuance of up to 360,996,934 new ordinary shares with a total nominal value of up to €79,419,325.48), while also having the authority to resolve upon the abolition (cancellation), of the pre-emptive right of existing shareholders, in accordance with the provisions of Article 27 par. 4 of Law 4548/2018.

The aforementioned authorization shall be valid for twelve months and may be exercised once for the purpose of a share capital increase by payment of cash.

Pursuant to this authorization, the Board of Directors shall be empowered to determine all specific terms and conditions of the share capital increase, including, indicatively and without limitation, the amount of the increase, the number and offering price of the new shares, the manner and procedure for the subscription of the increase, the categories of investors entitled to participate in the increase, as well as the criteria and procedure for the allocation of the new shares among the various categories of investors in Greece and/or abroad. Furthermore, the Board of Directors may decide to enter into contracts or agreements of any kind with foreign and/or domestic intermediary, arranging, coordinating or managing banks and/or other investment services providers and/or new investors and, more generally, to undertake any necessary or appropriate act, action or legal transaction for the implementation of the share capital increase and the offering of the new shares, including the relevant amendment to the Bank's Articles of Association and the abolition (cancellation) of the pre-emptive right of existing shareholders.

The issue price of the new shares shall not be lower than the nominal value of the Bank's shares, namely €0.22 per share.

The final issue price of the new shares will be determined based on investor demand, as established through the accelerated bookbuild process, taking into account prevailing market conditions.

The specific terms of the proposed share capital increase, including the final size of the increase, the number and issue price of the new shares, and the abolition (cancellation) of existing shareholders' pre-emption right, will be determined by a subsequent resolution of the Board of Directors, within the limits of the authorisation to be granted by the Extraordinary General Meeting, taking into account the outcome of the accelerated bookbuild process and market conditions.

Draft proposed resolution on aforementioned item of the agenda:

The Extraordinary General Meeting, with a majority exceeding the minimum required by law, approved the above proposal of the Board of Directors and authorized the Board of Directors to increase the Bank's share capital by payment of cash, through the issuance of new ordinary, registered, voting shares, in accordance with Article 24 par. 1(b) of Law 4548/2018, including the authority to abolish (cancel) the pre-emptive right of existing shareholders, in accordance with Article 27 par. 4 of Law 4548/2018, and to determine the specific terms and conditions and take all necessary or appropriate actions for the implementation of the relevant share capital increase, including the amendment of the Bank' s Articles of Association, as further set out in the above proposal.

The General Meeting also authorized the Board of Directors to:

(a) take any necessary action for the preparation and conduct of the accelerated book build procedure for the private placement of new shares of the Bank to qualified, institutional and other eligible investors, including, by way of indication, the placing agreement with the bookrunner(s), and any other necessary agreement or document, and authorise one or more persons to represent and bind the Bank in connection with the execution, amendment and performance of the relevant agreements and documents, and

(b) take any further action, act or legal transaction, irrespective of its form and legal nature, that is required, necessary or appropriate for the implementation of the accelerated book build procedure.

Finally, the Board of Directors, in cases where it is not required by law to act collectively, may authorise its members or other persons to undertake any necessary actions for the implementation of all the above and the share capital increase in general.

3. DOCUMENTS SUBMITTED TO THE GENERAL MEETING

The following document has been made available to the website of the Bank www.eurobank.gr:

The Report of the Board of Directors pursuant to Article 27 paragraphs 1 and 4 of Law 4548/2018.

The item on the agenda of the Extraordinary General Meeting is analyzed in section 2. «SUMMARY OF ITEMS ON THE AGENDA».

4. INVITATION

Eurobank S.A.

Extraordinary General Meeting of the Shareholders

Wednesday, 9 December 2026

9:00 a.m.

INVITATION

In accordance with Law 4548/2018 "Reform of the legislation of Sociétés Anonymes", as in force, and the Articles of Association of the Bank, the Board of Directors by its decision dated 18 November 2026 invites the shareholders of Eurobank S.A. to participate 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, in the Extraordinary General Meeting, **on Wednesday, 9 December 2026, at 09:00 a.m.**, in order to discuss and decide on the following item of the agenda. The persons falling under pars. 1 and 2 of article 127 of law 4548/2018 may also be present in the Extraordinary General Meeting in the same manner.

Only Item: Grant of authorisation to the Board of Directors for the increase of the Bank's share capital by payment of cash and issuance of ordinary shares, including the authorisation to abolish (cancel) the pre-emptive right of existing shareholders, in accordance with Articles 24 par. 1(b) and 27 par. 4 of Law 4548/2018.

Should the quorum required by law not be achieved, the Extraordinary General Meeting of the shareholders of the Bank will take place in 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, via teleconference, in real time, without the publication of a further invitation. In the same manner, the persons falling under pars. 1 and 2 of article 127 of Law 4548/2018 may also be present in the Repeat General Meeting.

The Extraordinary General Meeting and any Repeat Meeting will take place 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, via teleconference, in real time, under the conditions of the legislation in force and the specific provisions in the present invitation.

In addition, in accordance with the provisions in the Articles of Association of the Bank, shareholders are provided with the option to participate remotely by mail vote in the vote on the item of the Extraordinary General Meeting and any Repeat Meeting, that will take place before the General Meeting, under the conditions of the legislation in force and the specific provisions in the present invitation.

Pursuant to articles 121 par. 4, 124 par. 6, 125, 126 and 128 of Law 4548/2018, the Bank informs the shareholders on the following:

A. Right To Participate and Vote in the General Meeting

In the Extraordinary General Meeting of 09 December 2026 is only entitled to participate and vote any person who has the status of shareholder at the start of the fifth (5th) day before the meeting date of the Extraordinary General Meeting, i.e. at the beginning of 4 December 2026 ("**Record Date**").

The Record Date of 4 December 2026 is also the record date for the Repeat General Meeting.

For the Bank, shareholder who is entitled to participate in the General Meeting and exercise the right to vote is considered any person who is registered on the Record Date in the Dematerialized Securities System (DSS) of the company "Euronext Securities Athens S.A." (AthexCSD) or any person 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) and the Rulebook of Operation of the AthexCSD.

The shareholder capacity is verified by any legal means and in any case based on information the Bank receives by AthexCSD via a direct electronic linkup of the Bank with the records of DSS or through the above-mentioned intermediaries in accordance with the above-mentioned provisions. A shareholder may participate in the General Meeting on the basis of confirmations or notifications of articles 5 and 6 of Regulation (EU) 2018/1212 provided by the intermediary unless the General Meeting refuses this participation for a good reason that justifies its refusal in accordance with the provisions in force (article 19 par. 1 of Law 4569/2018, article 124 par. 5 of Law 4548/2018).

Exercising the rights of participation and vote does not require either the blocking of the shares of the beneficiary or any other similar procedure which limits the ability to sell and transfer these shares during the period between the Record Date and the date of the General Meeting. Each share is entitled to one vote.

B. Procedure for Participating and Voting remotely in real time by teleconference

In order for shareholders to participate and vote at the Extraordinary General Meeting on 09 December 2026 or at any Repeat Meetings, in real time by teleconference, without their physical presence according to article 125 of law 4548/2018, they or their proxies must create and use an electronic shareholder account at 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.

The internet platform is provided by the company "Euronext Securities Athens S.A." (AthexCSD), while for the teleconference are used the ZOOM meeting services of the company Zoom Video Communications Inc.

In order to access the internet platform, a personal computer or a smartphone type mobile telephone or a tablet with an installed browser and internet access is required.

In order for a shareholder or his proxy to create an account in the internet platform above, a valid electronic mail (email) account and a mobile telephone number are required by the shareholder or his proxy.

If, on accessing the internet platform, the above information entered by the shareholder does not match the information registered in the Dematerialized Securities System (DSS) and has been provided to the Bank by the "Euronext Securities Athens S.A." (AthexCSD) 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", as well as with the document "Terms and Conditions for the remote participation in the General Meeting of Shareholders", shareholders must provide and/ or update the information above, in order to create the account.

For this purpose, shareholders are requested to contact without delay the Participant of the Securities Account in the DSS or any other intermediary that provides them with custody services for the shares of the Bank, as the case may be, in order to notify and/ or update their valid email address and mobile telephone number for their identification.

Further instructions to participate at the General Meeting by teleconference will be posted on the website of the Bank and will be sent via email to shareholders that have completed the above procedure and are eligible to participate at the Extraordinary General Meeting or any Repeat meetings.

For any questions and for instructions, shareholders may contact the Bank's Investor Information & Control Services Division by email at investorsinfo@eurobank.gr or by telephone at +30 2144046400 (daily between 09.30 and 17.00).

Furthermore, from the publication of the Invitation and until the end of the General Meeting, information and support will be provided to shareholders and their representatives on matters relating to the conduct of the General Meeting via the platform AXIA e-SM (e.g. sign in, voting, etc.) at (+30) 210 3366426 or by e-mail to AXIAeShareholdersMeeting@athexgroup.gr.

Shareholders that participate at the Extraordinary General Meeting by teleconference in real time are taken into consideration for the formation of the quorum and majority and will be able to exercise their rights effectively during the General Meeting.

On the date of the General Meeting, in order to participate in the proceedings, shareholders must log in on time through the Internet Platform, at least fifteen minutes (15') before the start time of the General Meeting announced in the Invitation, and state the number of voting rights with which they will participate in the General Meeting and vote and whether they wish to amend it (to a smaller amount).

Shareholders who have successfully logged into the Online Platform will be able to participate in the Extraordinary General Meeting by teleconference in real time via a link that will be sent to them by email.

By activating the teleconference application ZOOM through the link at the start of the Extraordinary 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 while it is conducted,

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.

C. Procedure for remotely participating in the vote that takes place before the General Meeting (Mail Vote)

I**.** In addition, shareholders have the option to participate remotely, in person or by proxy, at the vote on the item of the agenda of the General Meeting that will take place before the General Meeting, under the conditions of article 126 of Law 4548/2018 and according to the following.

More specifically, shareholders that wish to participate and vote remotely on the item of the General Meeting that will take place before the General Meeting can make use of the following options:

a) either by exercising the right to vote before the General Meeting through the electronic platform https://axia.athexgroup.gr/en/home in which they will have previously created an account and have successfully registered as described in B. above at the latest until twenty-four (24) hours before the date of the Extraordinary General Meeting (i.e. until 09:00 a.m. on 08.12.2026 at the latest),

b) or by completing and submitting the "Mail Vote Document", with the signature authenticated, to the Bank's Investor Information & ControlServices Division at: Panagouli & Siniosoglou Streets, Building E, GR 14234 N. Ionia,

or by sending it digitally signed by using a recognized digital signature (qualified certificate) by the shareholder, the representative or the proxy, via email at investorsinfo@eurobank.gr, at least twenty-four (24) hours before the date of the General Meeting (i.e. until 09:00 a.m. on 08.12.2026 at the latest),

c) or by participating based on confirmations or notifications provided by intermediaries under articles 5 and 6 of Regulation (EU) 2018/1212.

Shareholders that vote as above before the General Meeting are counted to form the quorum and majority, provided that the votes in question have been received by the Bank by 09:00 a.m. on 08.12.2026 at the latest.

II. It is noted that shareholders that wish to appoint proxies to participate at the remote vote on the item of the General Meeting which will take place before the General Meeting can appoint one (1) proxy; the appointment must be made at the latest forty-eight (48) hours before the date of the General Meeting (i.e. by 09:00 a.m. on 07.12.2026 at the latest), as specifically described below in E. II.

After that date, it will not be possible to participate by proxy in the vote that will take place before the Extraordinary General Meeting.

III. If the quorum, as required by the law, is not achieved during the meeting of 09 December 2026, at the Repeat General Meeting which will take place on Friday, 18 December 2026 at 14:00, the right to vote remotely by mail vote must be exercised again by a vote that will take place before the Repeat General Meeting, in the following ways:

a) either by exercising again the right to vote before the General Meeting through the internet platform https://axia.athexgroup.gr/en/home in which they have previously created an account and have successfully registered as described in B. above at the latest twenty-four (24) hours before the date of the Repeat General Meeting (i.e. until 14:00 on 17.12.2026 at the latest).

b) or by completing and submitting a new "Mail Vote document" that will be provided by the Bank, filled-in and signed, with the signature authenticated, to the Bank's Investor Information & Control Services Division at Panagouli & Siniosoglou Streets, building E, GR 14234 N. Ionia, or by sending it digitally signed by using a recognized digital signature (qualified certificate) by the shareholder, the representative or the proxy via email at investorsinfo@eurobank.gr, at least twenty-four (24) hours before the date of the Repeat General Meeting (i.e. by 14:00 on 17.12.2026 at the latest).

c) or by participating based on confirmations or notifications provided by intermediaries under articles 5 and 6 of Regulation (EU) 2018/1212.

Shareholders that vote as above before the Repeat General Meeting are counted for the formation of the quorum and majority, provided that the votes in question are received by the Bank by 14:00 on 17.12.2026 at the latest.

IV. For the potential Repeat General Meeting on 18 December 2026, shareholders that had not appointed a proxy for the initial General Meeting, or shareholders that wish to replace the proxy that had been appointed, in order to participate at the remote vote that will take place before the General Meeting, can appoint one (1) proxy, at least forty-eight (48) hours before the date of the Repeat General Meeting (i.e. by 14:00 on 16.12.2026 at the latest), as specifically mentioned below in E.II.

After that date, it will not be possible to participate by proxy at the vote that will take place before the Repeat General Meeting.

For any questions and for instructions, shareholders 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 and 17.00).

In addition, shareholders are requested to confirm that the "Mail Vote Document" is successfully sent to and received by the Bank and, to this end, they can call the Investor Information & Control Services Division of the Bank at +30 2144046400.

D. Procedure for participating in the vote with physical presence

For shareholders who wish to participate in person or by proxy, with physical presence, in the voting on the agenda item of the General Meeting (or any Repeat Meeting) in the Conference Hall of Nea Ionia, at 8 Iolkou Street, Building H, Nea Ionia, GR 14234, the use of identity card or passport is necessary.

E. Procedure for Participating and Exercising Voting Rights by Proxy

I. Shareholders may participate in the Extraordinary General Meeting and vote either in person or by proxy. Each shareholder may appoint one (1) proxy. In cases where a shareholder owns shares of the Bank that are held in more than one investor securities account, the above limitation does not prevent the shareholder from appointing separate proxies for the shares appearing in each account. A proxy appointment can be freely recalled. A proxy holding proxies from several shareholders may cast votes differently for each shareholder.

A shareholder may appoint a proxy for one or more General Meetings and for a specific time period. The proxy shall vote according to the shareholder's instructions, if any. Non-compliance with the instructions received from the shareholder shall not affect the validity of the resolutions of the General Meeting, even if the proxy's vote was the decisive one for the achievement of a majority. The shareholder's proxy shall archive the voting instructions for at least one (1) year, starting from the date of the General Meeting or, in case of postponement, from the date of the last Repeat Meeting in which the proxy right was exercised.

The shareholder proxy is obliged to notify the Bank, before the start of the General Meeting, about any specific event, which may be useful to shareholders in order to assess the risk that the proxy may serve other interests besides the interests of the shareholder.

A conflict of interest may arise particularly when the representative is:

a) a shareholder that exercises control of the Bank, or other legal person or entity that is controlled by that shareholder,

b) a member of the Board of Directors or in general of the management of the Bank or a shareholder that exercises control of the Bank, or other legal person or entity that is controlled by that shareholder, which exercises control of the Bank,

c) an employee or an auditor of the Bank or a shareholder that exercises control or other legal person or entity that is controlled by a shareholder that exercises control of the Bank,

d) a spouse or a relative in the first degree with one of the private individuals that are mentioned in cases a) to c).

The appointment and revocation or replacement of the proxy or representative takes place in writing or by electronic means that are submitted to the Bank at least forty-eight (48) hours before the appointed date of the General Meeting. Notification of the appointment and revocation or replacement of the proxy by electronic means is made by electronic mail at the email address on the Invitation to the General Meeting or, in case of shareholders that are identified through intermediaries, through confirmations or notifications of articles 5 and 6 of Regulation (EU) 2018/1212 provided by intermediaries.

II. Specifically for shareholder participation by proxy at the Extraordinary General Meeting of 09 December 2026 or any Repeat Meetings, remotely in real time by teleconference, or for shareholder participation by proxy in the vote on the item of the General Meeting that will take place before the General Meeting, shareholders or Participants in the Securities Accounts in the DSS or other intermediary that provides custody services for the shares of the Bank, can appoint one (1) proxy, whose appointment must be made at least forty-eight (48) hours before the date of the Extraordinary General Meeting (i.e. by 09:00 a.m. on 07.12.2026 at the latest).

For the potential Repeat General Meeting of 18 December 2026, shareholders that had not appointed a proxy for the initial General Meeting, or shareholders that wish to replace the proxy that had been appointed, they can appoint one (1) proxy, at least forty-eight (48) hours before the date of the Repeat General Meeting (i.e. by 14:00 on 16.12.2026 at the latest).

Upon receipt of the information above by the Bank and based on the email address and mobile telephone of the proxy, as declared in the proxy document, the Bank creates an account for the proxy on the electronic platform; the proxy is informed by email in order to activate the account in order to exercise the rights of the shareholder in accordance with what is referred to in B., C. and D. above.

The Bank has made available documents:

a) To appoint a proxy to participate in the General Meeting on 09 December 2026 remotely in real time by teleconference;

b) To appoint a proxy to participate in the General Meeting on 09 December 2026 with physical presence; and

c) To appoint a proxy to vote on the item of the agenda of the General Meeting on 09 December 2026 that will take place before the General Meeting.

These documents are available to shareholders in hard copy either at the Investor Information & Control Services Division of the Bank at: Panagouli & Siniosoglou Streets, Building E, GR 14234 N. Ionia, tel.+30 2144046400) or at the Bank's offices at 8 Othons str., GR 105 57 Athens, and in electronic form on the website of the Bank (https://www.eurobank.gr/en/group/investor-relations/shareholders/information-about-the-general-meetings).

The appropriate document must be filled-in, signed with the authenticity of the signature verified, and submitted to the Investor Information & Control Services Division of the Bank at: Panagouli & Siniosoglou Streets, Building E, GR 14234 N. Ionia,

or be sent digitally signed by using a recognized digital signature (qualified certificate) by the representative or the shareholder by e-mail at investorsinfo@eurobank.gr at least forty-eight (48) hours before the date of the General Meeting.

In addition, shareholders are requested to confirm that the proxy document is successfully sent to and received by the Bank, and, to this end, they can call the Investor Information & Control Services Division of the Bank at +30 2144046400.

F. Minority Shareholders' Rights

1. Shareholders representing 1/20 of the paid-up share capital of the Bank may request:

   (a) to include additional items in the Agenda of the Extraordinary General Meeting, provided that the request is communicated to the Board at least fifteen (15) days prior to the Extraordinary General Meeting, accompanied by a justification or a draft resolution to be approved by the Extraordinary General Meeting.

   (b) to make available to shareholders six (6) days prior to the Extraordinary General Meeting at the latest, any draft resolutions on the items included in the initial or revised agenda, provided that the request is communicated to the Board at least seven (7) days prior to the Extraordinary General Meeting.

2. Any shareholder may request, provided that the said request is filed with the Bank at least five (5) full days prior to the Extraordinary General Meeting, to provide the Extraordinary General Meeting with the information regarding the affairs of the Bank, insofar as such information is relevant to the item on the agenda.

3. Shareholders representing 1/10 of the paid-up capital of the Bank may request, provided that the said request is filed with the Bank at least five (5) full days prior to the Extraordinary General Meeting, to provide the Extraordinary General Meeting with information on the course of the business affairs and financial status of the Bank.

Detailed information regarding minority shareholders' rights and the specific conditions to exercise these rights, are available on the website of the Bank (www.eurobank.gr).

AVAILABLE DOCUMENTS AND INFORMATION

The document to be submitted to the Extraordinary General Meeting, the present Invitation, the total number of existing shares and voting rights, the documents for voting by proxy and mail vote as well as the draft resolution of the Board of Directors on the item of the Agenda shall be made available in electronic form on the website of the Bank(www.eurobank.gr) and in hardcopy form either at the Bank's Investor Information & Control Services Division at: Panagouli & Siniosoglou Streets, Building E, 14234 N. Ionia (tel. +30 2144046400) either at the Bank's offices, 8, Othonos Str., GR 105 57 Athens, where shareholders can obtain copies.

Athens, 18 November 2026

THE BOARD OF DIRECTORS

5. BALLOT-PAPER

OF THE EXTRAORDINARY GENERAL MEETING OF 09 DECEMBER 2026 OF EUROBANK S.A.
(and in the case of postponement or interruption of the Meeting)

ITEM ON AGENDA	FOR	AGAINST	ABSTAIN
Grant of authorisation to the Board of Directors for the increase of the Bank's share capital by payment of cash and issuance of ordinary shares, including the authorisation to abolish (cancel) the pre-emptive right of existing shareholders, in accordance with Articles 24 par. 1(b) and 27 par. 4 of Law 4548/2018.	□	□	□
NOTE: THE INSTRUCTIONS FOR THE VOTING PROCESS THROUGH ELECTRONIC MEANS, WILL BE GIVEN DURING THE MEETING			

6. MAIL VOTE DOCUMENT

For voting remotely before the Extraordinary General Meeting of shareholders of "Eurobank S.A." (the "Bank") of 09 DECEMBER 2026

I the undersigned shareholder / legal representative of shareholder / proxy holder of shareholder of the Bank:

Name / Company Name	
Address / Registered Office	
Identity card number/ Company's Register Num.	
DSS Investor Share No	
DSS Securities Account	
Number of shares (if no number of shares is filled-in, the proxy will be valid for the total number of shares registered in the Investor Account on the Record Date, as this is stated in the Invitation of the GM)	
Name of the legal entity's representative who signs the form (completed by legal entities only)	
Mobile Phone Number	
Email	

With the present document I am notifying you of
(please mark with √ your choices)

□ my vote
□ the vote of the shareholder that I represent or I am a proxy holder of

on the item of the Extraordinary General Meeting of shareholders of the Bank of Wednesday, 09 December 2026 at 09:00 a.m., as follows:

ITEM ON AGENDA	FOR	AGAINST	ABSTAIN
Grant of authorisation to the Board of Directors for the increase of the Bank's share capital by payment of cash and issuance of ordinary shares, including the authorisation to abolish (cancel) the pre-emptive right of existing shareholders, in accordance with Articles 24 par. 1(b) and 27 par. 4 of Law 4548/2018.	□	□	□

Place and date: .....

_____ (name/surname)

_____ (signature)

(signature verification)

Instructions:

1. The present document, filled-in and signed, with the signature authenticity verified, is submitted to the Bank's Investor Information & Control Services Division at: Panagouli & Siniosoglou Streets, Building E, GR 142 34 N. Ionia or is sent digitally, signed by using a recognized digital signature (qualified certificate), by the shareholder, the representative or the proxy holder via e-mail at the e-mail address at investorsinfo@eurobank.gr, at least twenty-four (**24**) hours before the date of the General Meeting (i.e. by 09:00 a.m. on 08.12.2026 at the latest).

2. If the present mail vote is transmitted by a proxy holder, the appointment of the proxy holder must be made at least forty-eight (**48**) hours before the date of the General Meeting, i.e. by 09:00 a.m. on 07.12.2026 at the latest. Following that date, it will not be possible to participate by proxy at the vote that will take place before the General Meeting.

7. PROXY FOR PARTICIPATING REMOTELY BY TELECONFERENCE

AT THE EXTRAORDINARY GENERAL MEETING OF THE SHAREHOLDERS OF EUROBANK S.A. OF 09 DECEMBER 2026

The undersigned Shareholder/ legal representative of Shareholder of Eurobank S.A.

Name / Company Name	
Address / Registered Office	
Identity card number/Company's Register Num.	
Mobile Phone Number	
Email	
DSS Investor Share No	
DSS Securities Account	
Number of shares *(if no number of shares is filled-in, the proxy will be valid for the total number of shares registered in the Investor Account on the record date) as this is stated in the Invitation of the GM).*	
Name of the legal entity's representative who signs the form (completed by legal entities only)	

hereby authorize, empower and direct [1, 2, 3]
[Please note that you can appoint, as follows, one (1) proxy holder.]

□ 1. Mr. G. Zanias

□ 2. Mr. F. Karavias

□ 3. Mr. S. Ioannou

□ 4. Mr. K. Vassiliou

□ 5. Ms. K. Kallimani

Note: The above are directors and officers of the Bank. In case your proxy is any of the above and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/ «Against»), the proxy will have to abstain.

or alternatively:

6. …….
email ……
Mobile Phone Number ……

Note: *In case your proxy is the abovementioned under (6) and no specific voting instructions are provided, your proxy will vote as s/he thinks fit. In case your proxy be a member of the BoD or an employee of the Bank and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/ «Against»), the proxy will have to abstain.*

Note: *Please fill in the mobile phone number and email of your hereinabove (under 6) proxy, in order to enable him/her to vote remotely by teleconference in the Extraordinary General Meeting of shareholders of the Bank. If not provided, participation in the Extraordinary General Meeting will not be possible. In case your proxy is one of 1-5 mentioned above, there is no need to fill in any email and mobile phone number.*

to represent me / the Legal Entity[4] and to vote in my name and on my behalf / in the name and on behalf of the Legal Entity[5], for all / …… shares of the Bank, of which I have/the Legal Entity has[6] voting rights on the Record Date, on the item of the Agenda of the Extraordinary General Meeting of Shareholders of the Bank to be held on **Wednesday, 09 December 2026 at 09:00 a.m., remotely and in** real time via teleconference, or at any repeat, adjourned, postponed etc. session of this meeting, as follows[7]:

[1] *Please select one (1) proxy by marking the appropriate box 1-5 with a √ or add your proxy under 6. If more are selected, the first one will be deemed to have been appointed.*
[2] *The proxy could be either a natural person or a legal entity.*
[3] *Relevant information on voting by proxy is included in the Invitation of the Extraordinary General Meeting.*
[4] *Delete as appropriate.*
[5] *Delete as appropriate.*
[6] *Delete as appropriate.*
[7] *Please mark the appropriate box with a √.*

ITEM ON AGENDA	FOR	AGAINST	ABSTAIN
Grant of authorisation to the Board of Directors for the increase of the Bank's share capital by payment of cash and issuance of ordinary shares, including the authorisation to abolish (cancel) the pre-emptive right of existing shareholders, in accordance with Articles 24 par. 1(b) and 27 par. 4 of Law 4548/2018.	□	□	□

Place and date: .....

_____ (name/surname)

_____ (signature)

(signature verification)

Instructions:
The present document, filled-in and signed, with the signature authenticity verified, is submitted to the Bank's Investor Information & Control Services Division at: Panagouli & Siniosoglou Streets, Building E, 142 34 N. Ionia or is sent digitally, signed by using a recognized digital signature (qualified certificate), by the shareholder or the representative via e-mail at the e-mail address Investorsinfo@eurobank.gr, at least forty eight (48) hours before the date of the Extraordinary General Meeting.

8. PROXY FOR PARTICIPATING IN PERSON

AT THE EXTRAORDINARY GENERAL MEETING OF THE SHAREHOLDERS OF EUROBANK S.A. OF 09 DECEMBER 2026

The undersigned Shareholder/ legal representative of Shareholder of Eurobank S.A.

Name / Company Name	
Address / Registered Office	
Identity card number/Company's Register Num.	
Mobile Phone Number	
Email	
DSS Investor Share No	
DSS Securities Account	
Number of shares *(if no number of shares is filled-in, the proxy will be valid for the total number of shares registered in the Investor Account on the record date) as this is stated in the Invitation of the GM).*	
Name of the legal entity's representative who signs the form (completed by legal entities only)	

hereby authorize, empower and direct [8, 9, 10]
[Please note that you can appoint, as follows, one (1) proxy holder.]

□ 1. Mr. G. Zanias
□ 2. Mr. F. Karavias
□ 3. Mr. S. Ioannou
□ 4. Mr. K. Vassiliou
□ 5. Ms. K. Kallimani

Note: The above are directors and officers of the Bank. In case your proxy is any of the above and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/ «Against»), the proxy will have to abstain.

or alternatively:

6. .....

email .....

Mobile Phone Number .....

Note: *In case your proxy is the abovementioned under (6) and no specific voting instructions are provided, your proxy will vote as s/he thinks fit. In case your proxy be a member of the BoD or an employee of the Bank and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/ «Against»), the proxy will have to abstain.*

to represent me / the Legal Entity[11] and to vote in my name and on my behalf / in the name and on behalf of the Legal Entity[12], for all/..... shares of the Bank, of which I have/the Legal Entity has[13] voting rights on the Record Date, on the item on the Agenda of the Extraordinary General Meeting of Shareholders of the Bank to be held on **Wednesday, 09 December 2026 at 09:00 a.m.**, or at any repeat, adjourned, postponed etc. session of this meeting, as follows[14]:

[8] *Please select one (1) proxy by marking the appropriate box 1-5 with a √ or add your proxy under 6. If more are selected, the first one will be deemed to have been appointed.*
[9] *The proxy could be either a natural person or a legal entity.*
[10] *Relevant information on voting by proxy is included in the Invitation of the Extraordinary General Meeting.*
[11] *Delete as appropriate.*
[12] *Delete as appropriate.*
[13] *Delete as appropriate.*
[14] *Please mark the appropriate box with a √.*

ITEM ON AGENDA	FOR	AGAINST	ABSTAIN
Grant of authorisation to the Board of Directors for the increase of the Bank's share capital by payment of cash and issuance of ordinary shares, including the authorisation to abolish (cancel) the pre-emptive right of existing shareholders, in accordance with Articles 24 par. 1(b) and 27 par. 4 of Law 4548/2018.	□	□	□

Place and date: .....

_____ (name/surname)

_____ (signature)

(signature verification)

Instructions:

The present document, filled-in and signed, with the signature authenticity verified, is submitted to the Bank's Investor Information & Control Services Division at: Panagouli & Siniosoglou Streets, Building E, GR 142 34 N. Ionia or is sent digitally, signed by using a recognized digital signature (qualified certificate), by the shareholder or the representative via e-mail at the e-mail address Investorsinfo@eurobank.gr, at least forty eight (**48**) hours before the date of the Extraordinary General Meeting.

9. PROXY FOR VOTING REMOTELY BEFORE THE EXTRAORDINARY GENERAL MEETING

OF THE SHAREHOLDERS OF EUROBANK S.A.
OF 09 DECEMBER 2026

The undersigned Shareholder/ legal representative of Shareholder of Eurobank S.A.

Name / Company Name	
Address / Registered Office	
Identity card number/Company's Register Num.	
Mobile Phone Number	
Email	
DSS Investor Share No	
DSS Securities Account	
Number of shares *(if no number of shares is filled-in, the proxy will be valid for the total number of shares registered in the Investor Account on the record date) as this is stated in the Invitation of the GM.*	
Name of the legal entity's representative who signs the form (completed by legal entities only)	

hereby authorize, empower and direct [15, 16, 17]
[Please note that you can appoint, as follows, one (1) proxy holder.]

□ 1. Mr. G. Zanias
□ 2. Mr. F. Karavias
□ 3. Mr. S. Ioannou
□ 4. Mr. K. Vassiliou
□ 5. Ms. K. Kallimani

Note: The above are directors and officers of the Bank. In case your proxy is any of the above and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/ «Against»), the proxy will have to abstain.

or alternatively:

6. …….
email ……
Mobile Phone Number ……

Note: *In case your proxy is the abovementioned under (6) and no specific voting instructions are provided, your proxy will vote as s/he thinks fit. In case your proxy is a member of the BoD or an employee of the Bank and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/ «Against»), the proxy will have to abstain.*

Note: *Please fill in the mobile phone number and email of your hereinabove (under 6) proxy, in order to enable him/her to vote in the Extraordinary General Meeting of shareholders of the Bank at least twenty-four (24) hours before the date of the General Meeting (i.e. by 09:00 a.m. on 08.12.2026 at the latest). If not provided, participation in the voting on the Item of the Agenda of the Extraordinary General Meeting will not be possible. In case your proxy is one of 1-5 mentioned above, there is no need to fill in any mobile phone number and email.*

[15] *Please select one (1) proxy by marking the appropriate box 1-5 with a √ or add your proxy under 6. If more are selected, the first one will be deemed to have been appointed.*
[16] *The proxy could be either a natural person or a legal entity.*
[17] *Relevant information on voting by proxy is included in the Invitation of the Extraordinary General Meeting.*

to represent me / the Legal Entity[18] and to vote in my name and on my behalf / in the name and on behalf of the Legal Entity[19], at least twenty-four (**24**) hours before the date of the Extraordinary General Meeting (i.e. by 09:00 a.m. on 08.12.2026 at the latest), for all / ..... shares of the Bank, of which I have/ the Legal Entity has[20] voting rights on the Record Date, on the item of the Agenda of the Extraordinary General Meeting of Shareholders of the Bank to be held on **Wednesday, 09 December 2026 at 09:00 a.m.**, or at any repeat, adjourned, postponed etc. session of this meeting, as follows[21]:

ITEM ON AGENDA	FOR	AGAINST	ABSTAIN
Grant of authorisation to the Board of Directors for the increase of the Bank's share capital by payment of cash and issuance of ordinary shares, including the authorisation to abolish (cancel) the pre-emptive right of existing shareholders, in accordance with Articles 24 par. 1(b) and 27 par. 4 of Law 4548/2018.	□	□	□

Place and date: .....

_____ (name/surname)

_____ (signature)

(signature verification)

Instructions:

The present document, filled-in and signed, with the signature authenticity verified, is submitted to the Bank's Investor Information & Control Services Division at: Panagouli & Siniosoglou Streets, Building E, 142 34 N. Ionia or is sent digitally, signed by using a recognized digital signature (qualified certificate), by the shareholder or the representative via e-mail at the e-mail address Investorsinfo@eurobank.gr, at least forty eight (**48**) hours before the date of the Extraordinary General Meeting.

[18] *Delete as appropriate.*
[19] *Delete as appropriate.*
[20] *Delete as appropriate.*
[21] *Please mark the appropriate box with a √.*

10. TOTAL NUMBER OF SHARES AND VOTING RIGHTS

As at 18 November 2026, the total number of issued shares of Eurobank S.A. amounts to 3,609,969,343. These are dematerialised, ordinary registered shares listed on Euronext Athens, each carrying one voting right. Of these shares, 37,708,652 are treasury shares held by the Bank.

Pursuant to Article 50(1) of Law 4548/2018, the rights to attend and vote at the General Meeting attached to the Bank's treasury shares are suspended, and such shares are not taken into account for the purposes of calculating the quorum. Consequently, as at 18 November 2026, the Bank's total number of issued shares amounts to 3,609,969,343, while the total number of exercisable voting rights amounts to 3,572,260,691.

11. MINORITY SHAREHOLDERS' RIGHTS

(a) At the request of shareholders, representing 1/20 of the paid-up capital, the Board of Directors is obliged to include additional items on the agenda of the General Meeting that has already been convened, if the relevant application is submitted to the Board of Directors at least 15 days before the General Meeting. Additional matters must be published or disclosed under the responsibility of the Board of Directors in accordance with Article 122 of Law 4548/2018 at least 7 days before the General Meeting. The request for inclusion of additional items on the agenda is accompanied by a justification or a draft decision for approval by the General Meeting and the revised agenda is published in the same manner as the previous agenda, 13 days before the date of the General Meeting and at the same time it is made available to the shareholders on the Bank's website together with the justification or the draft resolution submitted by the shareholders according to the provisions of paragraph 4 of article 123 of law 4548/2018. If these items are not published, the requesting shareholders are entitled to request the postponement of the General Meeting in accordance with paragraph 5 of article 141 of Law 4548/2018 and to make the publication themselves, in accordance with the second subparagraph of this paragraph at the expense of the Bank. The Board of Directors is not obliged to include items on the agenda or to publish or disclose them together with the justification or the draft resolution submitted by the shareholders if their content appears to be contrary to law or morality.

(b) Shareholders representing 1/20 of the paid-up capital have the right to submit draft decisions on items included in the initial or revised general agenda of the General Meeting. The relevant application must be submitted to the Board of Directors at least 7 days before the date of the General Meeting, while the draft decisions are made available to the shareholders according to the provisions of paragraph 3 of Article 123 of Law 4548/2018 at least 6 days before the date of the General Meeting. The Board of Directors is not required to publish or notify draft decisions submitted by shareholders if their content appears to be contrary to law or morality.

(c) At the request of any shareholder, that is filed with the Bank's at least 5 full days before the General Meeting, the Board of Directors is obliged to provide to the General Meeting the specific information requested for the Bank's affairs insofar as it is relevant to the items on the agenda. The obligation to provide information does not exist when the relevant information is already available on the Bank's website, in particular in the form of questions and answers. Idem, the Board of Directors may refuse to provide the information for substantive reasons, as recorded in the minutes. Such a reason may be, in the circumstances, the representation of the requesting shareholders in the BoD, in accordance with Articles 79 or 80 of Law 4548/2018. In the cases of this paragraph the Board of Directors can respond once to shareholders' requests with the same content. Any doubts as to whether or not the reasoning for refusal by the Board of Directors to provide information is valid are settled by the court by a decision given in the interim proceedings. By the same decision the court also obliges the Bank to provide the information that it refused. The decision is not challenged by legal remedies.

(d) At the request of a shareholder or shareholders representing 1/20 of the paid-up capital, the chairman of the meeting shall postpone the decision-making of the General Meeting on all or certain matters, defining the resumption day of the meeting, as specified in the shareholders' request, which may not be more than 20 days from the date of postponement. The meeting of the General Meeting that follows a postponed one is a continuation of the previous one and does not require the resumption of the publication formalities of the invitation of the shareholders. New shareholders may participate in this meeting, subject to the relevant participation formalities in accordance with the provisions of paragraph 6 of Article 124 of Law 4548/2018 apply.

(e) At the request of shareholders, representing 1/10 of the paid up capital, that is filed with the Bank at least 5 full days before the General Meeting, the BoD is obliged to provide to the General Meeting information on the course of corporate affairs and the assets of the Bank. The Board of Directors may refuse to provide the information for substantive reasons, as recorded in the minutes. Such a reason may be, in the circumstances, the representation of the requesting shareholders in the BoD, in accordance with Articles 79 or 80 of Law 4548/2018. In the cases of this paragraph the Board of Directors can respond once to shareholders with the same content. Any doubts as to whether or not the reasoning for refusal by the Board of Directors is valid, provision of information is settled by the court by a decision given in the interim proceedings. By the same decision the court also obliges the Bank to provide the information that it refused. The decision is not challenged by legal remedies.

In the above-mentioned cases, the requesting shareholders must prove their shareholding status and the number of shares they hold in the exercise of the relevant right. Proof of shareholding may be provided by any legal instrument and, in all cases, on the basis of information received by the Bank from the AthexCSD.

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.