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