

Diversity, Equity & Inclusion in Eurobank

1. Overview

Eurobank Services and Holdings S.A. recognizes the significance and the impact of its activities on social equity for employees, customers and society. Our aim is to foster an inclusive culture, complement our practices and policies that support **Business Ethics** and **ESG Strategy** and enhance our **Social Responsibility** commitment.

Our DE&I Policy outlines Eurobank's corporate values, related, scope, regulatory documents, commitments and approach to incorporating applicable regulatory requirements, initiatives as well as adopted international best practices in the formation of a diverse, equitable and **inclusive working environment, responsive to different cultures and groups**, where everyone can have the opportunity to flourish.

The DE&I Policy and the commitments set out herein apply at all times to Eurobank Services and Holdings S.A., its subsidiaries (international and in Greece), shareholders, Board members, directors, representatives, employees, as well as to all our interactions with customers, visitors, agents, contractors, suppliers, investors, external service providers, business associates and the communities in which we operate.

2. Our DE&I Commitments

At Eurobank, Diversity, Equity & Inclusion are driven by our values, culture and way of doing business. We pledge to take conscious steps to break down any DE&I barriers, and we stand by the following commitments to realize this target:

- **Diversity and equity:** create a diverse and representative workforce for all our employees, free of discrimination, fostering talent, promoting transparent processes, striving for clarity and creating equal opportunities for all employees and candidates.
- **Inclusion and belonging:** further strengthen an inclusive culture and make people feel respected and valued as an individual or group and empower them to be their authentic selves and feel they belong.
- **Inclusive leadership:** hold our leaders and managers accountable and support them in further improving their inclusive capabilities. We ensure that our leaders and managers work in partnership with employees to create and sustain an inclusive working environment.
- **Anti-harassment:** zero tolerance to discrimination, mobbing, bullying, harassment or victimization of any kind. Discriminatory harassment is verbal, written or physical conduct that denigrates or shows hostility or aversion towards an individual.
- **Workforce well-being:** we are committed to create and maintain a safe, healthy and flexible work environment by strengthening initiatives targeted at employee well-being at organizational, team, and individual level, promoting flexibility into the way we work, and collaborating and providing benefits and support to employees with different needs.
- **External impact:** continue to make an impact that matters in our society by promoting education and excellence, creating employment opportunities, undertaking initiatives with social impact and fostering the sense of volunteering and giving back. We continue to amplify diverse voices and demonstrate our value of difference in our marketing and communications, while we work to provide banking products and services to our customers and clients without any form of unlawful or unethical discrimination and/or harassment.

Eurobank takes pride in its significant achievements to this end, as part of its legacy. It recognizes that it still has a way to go and that in order to create the fully inclusive working culture it aspires to, it will take a continuous team effort across our organization.

3. The diverse Groups we focus on and related initiatives

At Eurobank we focus on the following Groups:

Gender Equity:

- Women in Banking - Leadership Acceleration Program
- Bloomberg Gender Equality Index (GEI) 2022
- “the Boardroom” initiative

Families:

we support parents, irrespective of gender, age or marital status providing exceptional range of benefits.

Age Diversity:

we leverage on the strengths and diversity of the different generations and provide the right tools and resources to ensure the appropriate transfer of knowledge, skills and experience.

People with Disabilities:

we are committed to promote an inclusive workplace which values all employees for their contribution and offers employees with disabilities an equal opportunity to succeed, learn, advance and be fairly compensated.

LGBTQ+:

- we are committed to provide a safe, respectful, and welcoming work environment for LGBTQ+ colleagues, while ensuring protection against discrimination and harassment.
- we provide medical coverage in our occupational fund to the spouse of same gender couples.

4. Reporting mechanisms supporting our commitments

All employees and any other person providing Eurobank with services, including consultants and other service providers, are encouraged to raise issues of concern and **speak up** when they suspect potential wrongdoing or are faced with conduct or situations that may raise ethical, legal or regulatory concerns.

In order to facilitate the reporting of any kind of harassment and/or discrimination, Eurobank applies the **Policy for Reporting Unethical Conduct**, which intends to make it easier to report any actual, suspected or attempted misconduct, without having to fear that such action may have adverse consequences.

5. Governance and monitoring

The **Nomination & Corporate Governance Committee** is responsible for monitoring and assessing on an annual basis the effectiveness of the DE&I Framework and Policy.

Group HRGD is responsible for the governance of DE&I and makes recommendations for improvements, mitigating actions etc.

An Executive member of the **Board of Directors** has been appointed as the sponsor of our diversity initiatives.