

Compliance statement

The Group has developed a Group Compliance Policy through which it commits to conducting its activities in an honest and ethical manner.

The Group Compliance Policy includes:

- Core principles of regulatory compliance
- Statement of adherence to the Policy
- Roles and responsibilities of the Board of Directors, Senior and Executive Management, other staff members, and the Group Compliance Unit.

All subsidiaries have adopted the Group Compliance Policy, while the Bank's official website (www.eurobank.gr) includes, under the Compliance section, a Statement aimed to inform all external stakeholders. Internal disclosure to Eurobank employees is made through the Bank's intranet site (Connected).

The Group Compliance Policy is approved by the Audit Committee and the Group's Board of Directors and is reviewed annually by the Group Compliance Unit.

For external stakeholders such as clients, suppliers, and partners, a summary of the key points of the Policy has been prepared, as outlined below:

"The Bank considers compliance with the applicable legal and regulatory framework as one of its fundamental principles and values, embedded in the Group's vision and strategy. To this end, the Bank has designated Group Compliance as the primary custodian and interpreter of the Group's Compliance Program. Group Compliance operates independently and reports to the Audit Committee and the Board of Directors, aiming to:

- Timely identify, assess, and embed obligations arising from the applicable regulatory framework into the Group's processes
- Identify and assess compliance risks and determine appropriate mitigation measures
- Systematically inform relevant stakeholders about new regulatory requirements
- Demonstrate commitment to the highest standards of ethics and compliance with all applicable laws, regulations, rules, and policies
- Implement an effective Compliance Program to monitor and ensure adherence to the regulatory framework within the Group
- Monitor the effective implementation of relevant codes, policies, and compliance procedures
- Monitor the implementation of compliance objectives in alignment with the Group's strategy
- Promote a strong compliance culture within the Group through systematic training and awareness initiatives
- Guide employees, where necessary, to effectively incorporate compliance requirements in fulfilling their obligations
- Establish effective communication channels with employees, partners, suppliers, public authorities, and clients on compliance matters
- Encourage open dialogue and prohibit any form of retaliation

- Ensure the implementation of a disciplinary framework in cases of non-compliance, based on applicable legislation and the organization's internal rules and regulations
- Continuously improving the effectiveness of the Compliance Management System

Group Compliance adopts and implements policies and procedures designed to safeguard the Group's reputation and interests, which are periodically communicated to all staff and senior management, along with relevant training sessions.

However, these can only be effective if supported by ongoing awareness and personal commitment to compliance by all Group employees.

Ethics, integrity, and compliance are shared responsibilities within Eurobank Group. We therefore rely on the individual commitment of our people to always do the right thing.

If you are ever in doubt about what is right, do not hesitate to contact Group Compliance."

Compliance Obligations

Group Compliance monitors legislation and stays informed about legal and regulatory requirements related to its activities and services, implementing mechanisms to identify new requirements, update existing ones, and assessing the impact of regulatory changes.

Continuous Improvement

The Bank aims to continuously improve the effectiveness of the Compliance Management System, based on the processes followed by the Group.

Compliance assurance is achieved by adopting the Group Compliance Policy, meeting established objectives, and taking into consideration the results of internal audits, data analysis, threats and improvement opportunities, corrective actions, and the outcomes of Compliance Management System reviews.