

**Annual Report on Gender Representation on the Board of Directors**
*Article 3C, Law 4706/2020*
**Reference Year: 2025**
**1. Company Information**

<b>Company Name:</b>	Eurobank Ergasias Services and Holdings S.A.
<b>G.E.MI. Number:</b>	000223001000
<b>Tax Identification Number (TIN):</b>	094014250
<b>Company's Activity Sector:</b>	Holding company
<b>Number of Employees in the Company, on an Individual Basis:</b>	60
<b>Operating income:</b>	247,338,771
<b>Total assets:</b>	5,947,292,554

*Supplementary notes:*

Although the present report refers to Eurobank Ergasias Services and Holdings S.A. (Eurobank Holdings or the Company) in its current capacity as a listed company, the inclusion of Eurobank S.A. (Eurobank) data is deemed appropriate in view of the forthcoming merger, whereby Eurobank Holdings will be absorbed by Eurobank, and the latter will become the new listed entity on the Athens Stock Exchange.

This addition is justified by the fact that Eurobank is the main operating subsidiary of Eurobank Holdings and the merger is expected to be completed by the end of 2025. By presenting Eurobank's key metrics (operating income, total assets and headcount), the Report offers a more meaningful depiction of the scale and operational footprint of the post-merger listed entity.

<b>Company Name:</b>	Eurobank S.A.
<b>G.E.MI. Number:</b>	154558160000
<b>Tax Identification Number (TIN):</b>	996866969
<b>Company's Activity Sector:</b>	Banking
<b>Number of Employees in the Company, on an Individual Basis:</b>	5,760
<b>Operating income:</b>	2,235,153,819
<b>Total assets:</b>	63,395,264,843

It is also noted that, for efficiency reasons, the composition of Eurobank Holdings' Board of Directors is identical to that of Eurobank's Board of Directors.

## 2. Implementation of the Quotas under Article 3A, Paragraph 3

In accordance with Article 3A, paragraph 3 of Law 4706/2020, listed companies are required to ensure that at least 25% of the members of the Board of Directors are individuals from the underrepresented gender.

As of 27 June 2025, being the date of the most recent constitution of the Board into a body, the composition of the Board of Directors is as follows:

Category	Total Members	Male Members	Female Members	Percentage of Underrepresented Gender Members
<b>Members</b>	12	9	3	25.00%
<b>Executive Members</b>	3	3	0	0.00%
<b>Non-Executive Members</b>	2	2	0	0.00%
<b>Independent Non-Executive Members</b>	7	4	3	42.86%

The Company is in full compliance with the requirements of Article 3A, paragraph 3 of the law.

A summary of the above is also included in the Corporate Governance Statement, in accordance with Article 3C(3) of Law 4706/2020 and Article 152 of Law 4548/2018.

## 3. Compliance with Article 3A, Paragraph 4

Pursuant to Article 3A, paragraph 4 of Law 4706/2020, companies with three (3) or more executive members on the Board of Directors must include at least one (1) executive member from the underrepresented gender, as part of a broader quota of thirty-three percent (33%).

The Company is currently within the transitional period for implementation, as provided for under Law 5178/2025, and remains actively committed to meeting this requirement within the prescribed timeframe.

## 4. Measures to Improve Gender Balance on the Board of Directors

The Company has implemented the following measures to enhance gender-balanced representation on the Board of Directors:

- **Diversity Policy:** A Board-level Diversity Policy has been adopted, setting specific and measurable objectives for gender representation. While the Board values diversity in all its forms, the Policy aims to maintain a minimum of 25% representation of the underrepresented gender (rounded down to the nearest whole number), with a target to increase this to 33% (rounded to the nearest whole number) as soon as practicable, and in any case no later than mid-2026. This target aligns with legal and regulatory requirements, as well as evolving best practices and market expectations.

- **Board Nomination Policy:** Gender criteria have been formally integrated into the Company's Board Nomination Policy, supporting the pursuit of gender balance and promoting equal treatment and opportunities for all candidates, in alignment with the applicable legal and regulatory framework.
- **Ongoing Nomination Process:** The Company is currently conducting a formal process to appoint a new Independent Non-Executive Director, following the conclusion of Mr. Mirza's term on 27 June 2025. The search prioritizes qualified female candidates, consistent with the Company's Board Diversity Policy and gender balance objectives. It is also designed to support the Board's strategic priorities and to further strengthen areas emphasized in the most recent Collective Suitability Assessment. The process is being conducted with the support of an international executive search firm and remains ongoing.

In accordance with Article 3C (2) of Law 4706/2020, this report is scheduled to be submitted by 30 September 2025 to the Hellenic Capital Market Commission, the Gender Equality Observatory of the Ministry of Social Cohesion and Family and the Hellenic Ombudsman.

**For Eurobank Holdings**

*as authorized by the Board of Directors on 24 September 2025*

Ioannis Chadolias  
Head of the Group Company Secretariat

30.09.2025