

# Policy

<b>Version: 7.0</b>	<b>Name:</b> Board of Directors Diversity Policy
<b>Valid as of: 28.03.2025</b>	<b>Responsible Unit:</b> Group Company Secretariat
<b>Applicable to:</b> Eurobank Ergasias Services and Holdings SA & Eurobank SA	<b>Purpose:</b> The Board of Directors Diversity Policy (“Policy”) sets out the approach to diversity on the Board of Directors (“Board”) of Eurobank Ergasias Services and Holdings SA (“Eurobank Holdings”) and Eurobank SA (“Eurobank” or “Bank”) which together with their subsidiaries are the Eurobank Group.

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## 1. Introduction

Eurobank Holdings and the Bank<sup>1</sup> recognise the benefits of having a diverse Board and sees diversity at Board level as an important element in maintaining a competitive advantage. Diversity within the Board leads to a broader range of experience, knowledge, skills and values, and is one of the factors that enhance the functioning of the Board, reduces the phenomenon of ‘group-think’ and facilitates independent opinions and constructive challenging in the process of decision-making through a broader range of views and experiences as well as values and backgrounds.

The scope of the Policy applies to the Board of Eurobank Holdings and the Bank.

Furthermore the Policy is supplementary to the Eurobank Holdings and the Bank Board Nomination Policy (“Nomination Policy”) and the Eurobank Holdings and the Bank Board and Board Committees Evaluation Policy (“Board Evaluation Policy”).

<sup>1</sup> Article 88 and 91(10) of Directive 2013/36/EU and Article 80, par 5.a of Law 4261/2014.

## 2. Description

### 2.1. Policy Statement

According to the Nomination Policy, the Board's diversity is one of the factors that the Nomination and Corporate Governance Committee ("Committee") shall consider when examining composition and structure of the Board. A diverse Board includes and makes good use of variety in the skills, educational and professional background, geographical provenance (nationality), gender, age and other qualities of Directors. All Board appointments, including succession planning, shall ensure that the structure of the Board is aligned with regulatory requirements, has optimal balance of knowledge, skills and experience and meets high ethical standards, without discrimination based on gender, race, colour, ethnic or social origin, genetic features, religion or belief, membership of a national minority, property, birth, disability, age, or sexual orientation. In this context, the search for the Board candidates is conducted, and appointments are made, on merit, against objective criteria<sup>2</sup> and with due regard to the benefits of diversity on the Board.

According to the provisions of the Board Evaluation Policy, the Committee has the overall responsibility to annually assess the structure, size, composition and performance of the Board and make recommendations to the Board with regard to any necessary changes. In assessing Board composition, the Committee will consider the benefits of all aspects of diversity including, but not limited to, those described above, in order to maintain an appropriate range and balance of skills, experience and background on the Board.

### 2.2. Measurable Objectives

The Committee is committed to fostering a diverse Board, recognizing that diversity includes a wide range of characteristics, such as gender, race, colour, ethnic or social origin, genetic features, religion or belief, membership of a national minority, property, birth, disability, age, sexual orientation, skills, educational background, professional background or geographical provenance (nationality). During the review of the Board's collective suitability, as outlined in the Nomination Policy, and in the process of (re)appointment and succession planning of Board members, the Committee will consider all aspects of diversity to ensure a balanced and inclusive leadership structure.

While the Board values diversity in all its forms, a specific and measurable objective is set for gender representation. The Committee aims to ensure that at least 25% (rounded to the previous integer) of the Board is composed of members of the less represented gender, with a target to increase this representation to a minimum of 33% (rounded to the nearest integer) as soon as practicable, and in any case no later than mid 2026. This target aligns with legal and regulatory requirements and industry best practices and shall be maintained at all times, reflecting evolving legal frameworks and market trends.

Additionally, if the Board includes three (3) or more executive members, at least one (1) executive member of the less represented gender must be included in the aforementioned 33% percentage. Compliance with this requirement is expected upon the first, after mid 2026, expiration of a term or of the next term in case of one renewal or upon a replacement of an already serving executive member of the Board of Directors for any reason after mid 2026.

### 2.3. Monitoring and Reporting

The Committee will review the progress of this Policy each year and report to the Board how well the objectives are being met. It will track improvements in Board diversity and ensure that the agreed targets remain on course.

Each year, the Committee will also prepare a report summarizing the progress made toward these goals. This report will be submitted to the relevant authorities by September 30 and published on Eurobank Holdings' and the Bank's website.

Short description of the Policy, its measurable objectives and if the targets set have been accomplished are also included, annually, in Eurobank Holdings' Corporate Governance Statement, as provided for in the relevant legislation.

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<sup>2</sup> As per the Nomination Policy, the Nomination Criteria are the following: (a) Reputation along with honesty, integrity and trust; (b) Knowledge, skills, experience and other general suitability requirements; (c) Conflicts of interest and independence of mind; (d) time commitment; and (e) Collective suitability criteria.

## 2.4. Review of the Policy

Group Company Secretariat has the responsibility to review the Policy on an annual basis and ensure that there are no material changes, particularly in relation to changes in the regulatory framework, external developments and internal processes. The bodies which are involved in the review/approval process (the Committee & the Board) are informed of this annual review and either acknowledge that the existing Policy does not need amendment, or, in case there are significant changes, approve the revised Policy as required.

## 3. Appendices

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## 4. References

1.	Eurobank Holdings and the Bank Board Nomination Policy
2.	Eurobank Holdings and the Bank Board and Board Committees Evaluation Policy

## 5. Terminology

1.	Policy: The Board of Directors Diversity Policy
2.	Board: The Board of Directors of Eurobank Holdings and the Bank
3.	Eurobank Holdings: Eurobank Ergasias Services and Holdings S.A.
4.	Bank: Eurobank S.A.
5.	Nomination Policy: Eurobank Holdings' and Eurobank's Board Nomination Policy
6.	Board Evaluation Policy: Eurobank Holdings' and Eurobank's Board and Board Committees Evaluation Policy
7.	Committee: Eurobank Holdings' and Eurobank's Nomination and Corporate Governance Committee
8.	Diversity: means the situation whereby the characteristics of the members of the Board, including their age, gender, geographical provenance and educational and professional background, are different to an extent that allows a variety of views within the Board <sup>3</sup>

## 6. Amendments Table

Version	Date	Change Description
1.0	04.12.2015	-
2.0	24.02.2017	-
3.0	28.03.2018	Wording adjusted to the Joint EBA & ESMA Guidelines of 26 September 2017 Revision frequency adjusted to every two (2) years
4.0	12.03.2020	Adjustment to the target for the less represented gender in the Board, so that it is clearly indicating the 20% as the desired go-to target, but at no time to have less than 2 female members.
5.0	25.02.2022	Wording adjusted to the Joint EBA & ESMA Guidelines of 2 July 2021 As per provisions of Law 4706/2020 minimum female representation to 25%
6.0	29.02.2024	Regular revision, as per the former revision clause.

<sup>3</sup> Definition according to the Joint ESMA and EBA Guidelines on the assessment of the suitability of members of the management body and key function holders under Directive 2013/36/EU and Directive 2014/65/EU (EBA/GL/2021/06), issued on 2 July 2021 and adopted by BoG's Executive Committee Act 224/21.12.2023.

		Minor adjustments to reflect the current framework and amendment of the revision clause.
7.0	28.03.2025	<ul style="list-style-type: none"> <li>- At least 33% of the Board must be of the underrepresented gender</li> <li>- If the Board has three or more executive members, at least one executive must be of the underrepresented gender as part of the 33% requirement.</li> <li>- Compliance with these rules is required by mid-2026 for non-executive members. For executive members, compliance must be achieved either upon the first term expiration after mid-2026, the next renewal, or any executive replacement occurring after mid-2026.</li> <li>- An annual progress report on gender representation must be submitted to the relevant authorities by September 30 and published on Eurobank Holdings' and Eurobank's websites.</li> </ul>

## 7. Table of Creation, Issuance and Approvals

Unit	Authorized Personnel	Date
<b>Created by:</b>		
Group Corporate Governance	I. Chadolias S. Papastrati	-
<b>Issued by:</b>		
Business Processes, Regulations & Continuity	-	-
<b>Approved by:</b>		
<b><u>For Eurobank Holdings</u></b>		
Nomination and Corporate Governance Committee		26.03.2025
Board of Directors		28.03.2025
<b><u>For Eurobank</u></b>		
Nomination and Corporate Governance Committee		26.03.2025
Board of Directors		28.03.2025
<b>Responsible Unit</b>		
Group Company Secretariat	I. Chadolias	
<b>Involved Unit</b>		
Group Legal Services	G. Matthaiopoulou	18.03.2025
Group Human Resources	O. Anastasopoulou	20.03.2025
Group Compliance	A. Ouraniou	20.03.2025
Operational & Non-Financial Risks Oversight	I. Kotsos	20.03.2025
<b>Certified Systems Unit</b>		
Business Processes, Regulations & Continuity	-	-