



KPMG Certified Auditors S.A.
44, Syngrou Avenue
117 42 Athens, Greece
Telephone +30 210 6062100
Fax +30 210 6062111
Email: info@kpmg.gr

Independent Practitioners' Limited Assurance Report

To the Board of Directors of
Eurobank Ergasias Services and Holdings S.A.

Report on the Annual Report 2024 – Business & Sustainability

Conclusion

We have performed a limited assurance engagement on whether i) the Annual Report 2024 – Business & Sustainability (“the Business and Sustainability Report”) of Eurobank Ergasias Services and Holdings S.A. (“the Company”) for the year ended 31 December 2024 has been prepared, in all material respects, in accordance with the GRI Standards (Global Reporting Initiative Standards), namely in accordance with the nine requirements of the GRI Standards (criteria set in GRI 1: Foundation 2021) and that ii) the following quantitative indicators (the “Selected Information”), which are linked to the material topics identified by the double materiality assessment of the Company are prepared, in all material respects, in accordance with the requirements of the GRI Standards, i.e. are complete and accurate:

Information subject to assurance (the Selected Information)	Point in time or period subject to assurance	The criteria relevant to information subject to assurance
1. Direct economic value generated and distributed	Year ended 31 December 2024	GRI 201-1
2. Proportion of spending on local suppliers	Year ended 31 December 2024	GRI 204-1
3. New employee hires and employee turnover by age group, gender and location	Year ended 31 December 2024	GRI 401-1
4. Average hours of training per year per employee by gender, and by employee level	Year ended 31 December 2024	GRI 404-1



5. Percentage of employees receiving regular performance and career development reviews	Year ended 31 December 2024	GRI 404-3
6. Energy consumption within the organization	Year ended 31 December 2024	GRI 302-1
7. Energy intensity	Year ended 31 December 2024	GRI 302-3
8. Reduction of energy consumption	Year ended 31 December 2024	GRI 302-4
9. Direct (Scope 1) and energy indirect (Scope 2) GHG emissions	Year ended 31 December 2024	GRI 305-1
10. Energy indirect (scope 2) GHG emission	Year ended 31 December 2024	GRI 305-2
11. Percentage of ATMs adapted to accessibility requirement	Year ended 31 December 2024	Bank specific developed criteria
12. Incidents of non-compliance concerning marketing communications	Year ended 31 December 2024	GRI 417-3
13. Increase in the volume of digital transactions (%)	Year ended 31 December 2024	Bank specific developed criteria
14. Absenteeism rate	Year ended 31 December 2024	Bank specific developed criteria
15. Percentage of staff trained on Conflict of Interest	Year ended 31 December 2024	Bank specific developed criteria



Based on the procedures performed and evidence obtained, nothing has come to our attention to cause us to believe that i) the Annual Report 2024 – Business & Sustainability of Eurobank Ergasias Services and Holdings S.A. for the year ended 31 December 2024 has not been prepared, in all material respects, in accordance with the GRI Standards (Global Reporting Initiative Standards), namely in accordance with the nine requirements of the GRI Standards (criteria set in GRI 1: Foundation 2021), and ii) that the Selected Information, which is linked to the material topics identified by the double materiality assessment of the Eurobank Ergasias Services and Holdings S.A. is not prepared, in all material respects, in accordance with the requirements of the GRI Standards as indicated in the table above, i.e. is not complete and accurate.

Our conclusion on the Business and Sustainability Report and on the Selected Information does not extend to any other information that accompanies or contains the Business and Sustainability Report and the Selected Information.

Basis for conclusion

We conducted our engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information, issued by the International Auditing and Assurance Standards Board (IAASB). Our responsibilities under this standard are further described in the “Our responsibilities” section of our report.

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA).

Our firm applies International Standard on Quality Management (ISQM) 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements, issued by the IAASB. This standard requires the firm to design, implement and operate a system of quality management, including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Responsibilities for the Business and Sustainability Report and for the Selected Information

The Management of the Company is responsible for:

- designing, implementing and maintaining internal control relevant to the preparation of the Business and Sustainability Report and the Selected Information such that they are free from material misstatement, whether due to fraud or error;
- selecting or developing suitable criteria for preparing the Business and Sustainability Report and the Selected Information and appropriately referring to or describing the criteria used; and
- properly calculating the Selected Information in accordance with the GRI Standards.
- Those charged with governance are responsible for overseeing the reporting process for the Company's Business and Sustainability Report.



Inherent limitations in preparing the Business and Sustainability Report and the Selected Information

The preparation of the sustainability information requires management to establish or interpret the criteria, make determinations about the relevancy of information to be included, and make estimates and assumptions that affect reported information. Different entities may make different but acceptable interpretations, determinations, and estimates. The sustainability information includes information regarding the Company's environmental, social, and governance initiatives and targets; the consideration of the estimated future impact of events that have occurred or are expected to occur; commitments; and uncertainties. Actual results in the future may differ materially from management's present assessment of this information because events and circumstances frequently do not occur as expected. The information incorporated in the relevant disclosures is based, among other things, on climate-related scenarios, which are subject to inherent uncertainty regarding the likelihood, timing or impact of potential future natural and transitional climate-related impacts.

Our responsibilities

We are responsible for:

- planning and performing the engagement to obtain limited assurance about whether the Business and Sustainability Report and the Selected Information are free from material misstatement, whether due to fraud or error;
- forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- reporting our conclusion to the Board of Directors of the Company.

Summary of the work we performed as the basis for our conclusion

We exercised professional judgment and maintained professional skepticism throughout the engagement. We designed and performed our procedures to obtain evidence about the Business and Sustainability Report and the Selected Information that is sufficient and appropriate to provide a basis for our conclusion. Our procedures selected depended on our understanding of the Business and Sustainability Report and the Selected Information and other engagement circumstances, and our consideration of areas where material misstatements are likely to arise. In carrying out our engagement, the procedures we performed primarily consisted of the following:

1. Through inquiries of employees from various organizational levels of the Company, we obtained an understanding of the Company, its environment, processes and information systems relevant to the preparation of the Selected Information sufficient to identify and further assess risks of material misstatement in the Selected Information and provide a basis for designing and performing procedures to respond to assessed risks and to support a limited assurance conclusion.
2. Through inquiries of employees from various organizational levels of the Company, we obtained an understanding of internal controls relevant to the Business and Sustainability Report and the Selected Information, the quantification process and data used in preparing the Selected Information, the methodology for gathering qualitative information, and the process for preparing and reporting the Business and Sustainability Report and the Selected Information.



- 3 Through inquiries with the Company’s personnel, responsible for managing, collecting and processing related data under the scope of our engagement, we obtained an understanding of the processes applied for the preparation of the relevant disclosures of the Business and Sustainability Report.
- 4 Through inquiries of employees from various organizational levels of the Company, we obtained an understanding of the level of Management awareness and oversight of the Business and Sustainability Report and the Selected Information.
- 5 Performed procedures over the Business and Sustainability Report and the Selected Information, including recalculation of relevant formulas used in manual calculations and assessment whether the data had been appropriately consolidated.
- 6 Performed procedures over related data under the scope of our engagement, on a sample basis, to assess whether these data are accurate, against source documentation.
- 7 Reviewed the GRI Content Index, included on pages 145-150 of the Business and Sustainability Report, as well as the relevant references included therein, against the information included in the GRI Standards.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Athens, 22 July 2025
KPMG Certified Auditors S.A.
AM SOEL 186

Maria Akamati, Certified Auditor Accountant
AM SOEL 42641