

Tuesday, 4 November 2025

ANNOUNCEMENT

Eurobank Ergasias Services and Holdings S.A. announces the pricing of the issuance of its €600 million Additional Tier 1 Notes

Eurobank Ergasias Services and Holdings S.A. ("Eurobank Holdings") announces that it has successfully completed the pricing of the issuance of €600 million Fixed Rate Reset Additional Tier 1 Perpetual Contingent Temporary Write-Down Notes (the "Notes").

Investor confidence in Eurobank Holdings' credit standing has generated robust demand of €2.8 billion for the issuance, which enabled Eurobank Holdings to lower the Notes' pricing by 37.5 basis points (bps), from 6.625% yield initially offered to the final 6.25% re-offer yield.

The Notes are perpetual and (subject to the terms and conditions of Notes) are callable on any interest payment date falling on or after 10 November 2033 (PNC8). Settlement will take place on the 10 November 2025 and the Notes will be listed on the Luxembourg Stock Exchange's Euro MTF market.

The issuance attracted orders from high quality international investors and was oversubscribed by almost 4 times, having received orders from 138 investors.

Upon new issue allocation, foreign investors' participation accounted for 91% of the issued amount, with key participation from United Kingdom & Ireland (34%), France (21%) and DACH (10%). In terms of investor type, 55% to Asset Managers, 22% to Hedge Funds and 16% to Banks and Private Banks.

The rationale for issuing the Notes is in line with Eurobank Holdings' Group strategy to further optimize its capital structure and increase its resources for further strategic initiatives.

Barclays, Commerzbank, Goldman Sachs Bank Europe SE, HSBC, Morgan Stanley and Nomura, act as Joint Lead Managers.

For further information, please contact Investor Relations at investor_relations@eurobankholdings.gr.