

ANNUAL GENERAL MEETING
Friday, 16 June 2017, 10:00 a.m.
Hotel Grande Bretagne, 1 Vassileos Georgiou A' Street
Syntagma Square, Athens

Should the quorum required by law not be achieved, the Annual General Meeting of the shareholders of the Bank (AGM) will take place in A' Repeat Meeting on Tuesday, 27 June 2017, at 10:00 a.m., at "Bodossakis Foundation Building (John S. Latsis Hall)", 20 Amalias Av., Athens, without publication of a further invitation.

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1. AGENDA

The Board of Directors invites Eurobank Ergasias S.A. shareholders to decide upon the following issues on the agenda:

1. Financial Statements for the year ended 31 December 2016. Directors' and Auditors' Reports.
2. Discharge of the Board of Directors and the Auditors from all responsibility for indemnification in relation to the financial year 2016.
3. Appointment of auditors for the financial year 2017.
4. Announcement of the election of two new independent Directors in replacement of two resigned and appointment of one of the new Directors as member of the Audit Committee.
5. Approval of the remuneration of Directors and of agreements in accordance with articles 23a and 24 of c.l. 2190/1920.

2. SUMMARY OF ISSUES ON THE AGENDA

1. Financial Statements for the year ended 31 December 2016. Directors' and Auditors' Reports.

Required quorum:	20% of share capital
Required quorum of A' Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)
<i>Note: The voting rights held by the Hellenic Financial Stability Fund shall not be taken into consideration for the purposes of calculating quorum and majority.</i>	

The Board of Directors (or Board) proposes the approval of the annual (standalone and consolidated) financial statements for the year ended 31 December 2016.

The Financial Statements consist of the Balance Sheet, the Income Statement, the Statement of Comprehensive Income, the Cash Flow Statement, the Changes in Equity Statement and the Notes to the Accounts. The Financial Statements and the Directors' Report were approved by the Board of Directors on 28.03.2017.

The Financial Statements, the Directors' Report and the Auditors' Report for the year ended 31 December 2016 are available to the shareholders on the Bank's website www.eurobank.gr.

In addition, the relevant presentation and press release are also available on the Bank's website.

Based on the 2016 results and in accordance with the provisions of article 44a of c.l. 2190/1920, the distribution of dividends to the holders of the Bank's ordinary shares and the payment to the Greek

State of the fixed return under L. 3723/2008 (as holder of the Bank's preference shares) is not permitted.

Draft proposed resolution:

The AGM, with a majority exceeding the minimum required by the law, approved the annual (standalone and consolidated) financial statements for the year ended 31 December 2016, as well as the Directors' and Auditors' Reports.

2. Discharge of the Board of Directors and the Auditors from all responsibility for indemnification in relation to the financial year 2016.

Required quorum:	20% of share capital
Required quorum of A' Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)
<i>Note: The voting rights held by the Hellenic Financial Stability Fund shall not be taken into consideration for the purposes of calculating quorum and majority.</i>	

In accordance with the provisions of article 35 of c.l. 2190/1920, the Board of Directors recommends the discharge of its members and the Auditors from any liability for indemnity for the financial year 2016.

Note: Directors and employees of the Bank voting as proxies of shareholders may vote on the discharge of the Board only if specifically authorized by the shareholders.

Draft proposed resolution:

The AGM, with a majority exceeding the minimum required by the law, discharged the members of the Board of Directors and the Certified Auditors from all responsibility for indemnification in relation to the financial year 2016.

3. Appointment of auditors for the financial year 2017.

Required quorum:	20% of share capital
Required quorum of A' Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)
<i>Note: The voting rights held by the Hellenic Financial Stability Fund shall not be taken into consideration for the purposes of calculating quorum and majority.</i>	

On Audit Committee's proposal, the Board of Directors recommends to the AGM the reappointment of PricewaterhouseCoopers S.A. (PwC) as the Bank's statutory auditor for the 2017 financial statements (standalone and consolidated), in line with the Board's decision dated 16.01.2015 concerning the successful audit firm of the tendering process for conducting the statutory audit of the Bank's financial statements for the period 2016-2019.

It is also noted that the Hellenic Financial Stability Fund (HFSF) has provided its consent in order for PwC to remain the Bank's statutory auditor for 2017 (as in the previous years), given that the rotation of auditors, required under the new Relationship Framework Agreement (RFA) signed between the Bank and the HFSF on 4.12.2015, was not feasible due to conflicts arising from past events in relation to new eligible statutory audit firms.

PwC intends to assign the statutory audit to its member, Mr. Konstantinos I. Michalatos, (SOEL Reg. No 17701), as statutory

auditor, and its member Mr. Fotios G. Smyrnis, (SOEL Reg. No 52861), as his substitute, in case of impediment of the statutory auditor.

Finally, the Board of Directors recommends to the AGM PwC's relevant audit fees for 2017 for Eurobank Ergasias S.A. and its subsidiaries to be 3% higher than PwC's relevant audit fees for 2016.

Draft proposed resolution:

The AGM, with a majority exceeding the minimum required by the law, approved:

- a) *the appointment of the firm "PricewaterhouseCoopers S.A." (PwC) as statutory auditor for the financial statements (standalone and consolidated) for the year ending 31 December 2017,*
- b) *PwC's relevant audit fees for 2017 for Eurobank Ergasias S.A. and its subsidiaries, amounting to 3% higher than PwC's relevant audit fees for 2016.*

4. Announcement of the election of two new independent Directors in replacement of two resigned and appointment of one of the new Directors as member of the Audit Committee.

Required quorum:	20% of share capital
Required quorum of A' Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)
<i>Note: The voting rights held by the Hellenic Financial Stability Fund shall not be taken into consideration for the purposes of calculating quorum and majority.</i>	

Board's proposal/comment on the above agenda item:

The Board of Directors informs the shareholders that at its meetings held:

- on 26.10.2016, it appointed Mr. George E. Myhal as independent non-executive Director in replacement of the resigned independent non-executive Director Mr. Jon Steven B.G. Haick for an equal term to the remaining term of the resigned Director and
- on 12.1.2017, it appointed Mr. Richard P. Boucher as independent non-executive Director in replacement of the resigned independent non-executive Director Mr. Spyridon Lorentziadis for an equal term to the remaining term of the resigned Director.

Mr. George Myhal is the President and CEO of Partners Value Investments LP and has more than thirty five years of experience in financial services industry, while Mr. Boucher is the Chief Executive Officer of Bank of Ireland and has an over thirty years' experience in all aspects of financial services, having served in a number of key senior management roles within the Bank of Ireland, Royal Bank of Scotland and Ulster Bank. More details about Mr. Myhal and Mr. Boucher résumés are available on the Bank's website (www.eurobank.gr).

It is noted that the review process of the new members by the Single Supervisory Mechanism of the European Central Bank has already been initiated, in line with the legislative and regulatory framework.

Moreover, the Board of Directors informs the shareholders that following the resignation of the non – executive Director Mr. Wade Sebastian R.E. Burton from the Board on 05.04.2017 and, taking into consideration the Board's commitment at its meeting of 30.09.2016 to comply with HFSF's recommendation for the maximum number of Board members to amount to thirteen (13) by September 2017, the management and representation of the Bank by the Board continues by the remaining thirteen (13) Board members, as constituted by the Board's decision dated 12.01.2017, without the replacement of the resigned member.

Finally, the Board of Directors proposes that the AGM approves the appointment of the independent non-executive Director Mr. R. Boucher as member of the Bank's Audit Committee, in accordance with the provisions of article 44 of law 4449/2017 following the resignation of Mr. S. Lorentziadis, as decided by the Board of Directors at its meeting held on 12.01.2017, for an equal term to the remaining term of the other Audit Committee members.

5. Approval of the remuneration of Directors and of agreements in accordance with articles 23a and 24 of c.l. 2190/1920.

Required quorum:	20% of share capital
Required quorum of A' Repeat Meeting:	no minimum
Required majority:	50% + 1 of votes (present in person or by proxy)
<i>Note: The voting rights held by the Hellenic Financial Stability Fund shall not be taken into consideration for the purposes of calculating quorum and majority.</i>	

Board's proposal/comment on the above agenda item:

Following the recommendation by the Remuneration Committee, the Board of Directors proposes to the AGM to approve:

- 1) The remuneration paid during 2016 to the Board members, under article 24 par. 2 of c.l. 2190/1920, of a total gross amount of €791,618, as approved by the previous AGM (2016).
- 2) The payment of remuneration to the Board members during 2017, under article 24 par. 2 of c.l. 2190/1920, as follows:
 - i) annual gross remuneration amounting to €293,000 to the Chairman of the Board Mr. Nikolaos Karamouzis for executing his relevant duties. It is noted that Mr. Nikolaos Karamouzis has waived the remuneration related to the execution of his duties as non-executive Director and as member of the Committees of the Bank;
 - ii) annual gross remuneration amounting to €40,000 to all non-executive Board members;

iii) annual gross remuneration to the non-executive Board members for executing their duties as members of the Bank's Committees, as follows:

- Chairman of the Bank's Audit or Risk Committees:
 - €35,000 if the Chairman resides in Greece.
 - €60,000 if the Chairman resides abroad.
- Members of the Bank's Audit Committee:
 - €12,500 to each member residing in Greece, the Greek State Representative and the Hellenic Financial Stability Fund Representative.
 - €17,500 to each member residing abroad.
- Members of the Bank's Risk Committee:
 - €15,000 to each member residing in Greece, the Greek State Representative and the Hellenic Financial Stability Fund Representative.
 - €17,500 to each member residing abroad.
- Chairman of the Bank's Nomination or Remuneration Committees:
 - €17,500 if the Chairman resides in Greece.
 - €30,000 if the Chairman resides abroad.
- Members of the Bank's Nomination or Remuneration Committees:
 - €10,000 to each member residing in Greece, the Greek State Representative and the Hellenic Financial Stability Fund Representative.
 - €15,000 to each member residing abroad.

It is noted that Mr. George E. Myhal has waived the remuneration that he is entitled to receive as a non-executive member of the Board of Directors and as a member of the Committees of the Bank until further notice.

It is also noted that remuneration is paid only to the non-executive Board members who do not hold an employment relationship or a salaried assignment relationship with any entity of the Bank's Group.

Furthermore, the remuneration of the HFSF's Representative is capped at €80,000.

Finally, the Board proposes to the AGM to approve the proportional reduction in the payment of remuneration to Directors with an attendance ratio below 85% at the end of the calendar year (i.e. 2017), according to the provisions of the Board and Board Committees' Attendance Policy approved by the Board on 24.2.2017, which sets out the approach to encourage regular attendance at Board and Board Committees' meetings. According to the said Policy, the Board members' annual remuneration is linked to the attendance ratio in Board and Board Committee's meetings at the end of the year; in particular, if the member's attendance ratio is 85% and above, then the member will receive the 100% of the annual remuneration he/she is entitled to receive, whereas, if the attendance ratio is below 85%, then there will be a proportional payment of remuneration (i.e. in case the attendance ratio is 84%, then the member will receive the 84% of the annual remuneration he/she is entitled to receive).

Following the above, and taking into consideration the Board's current composition of thirteen (13) members, the total estimated annual gross remuneration that will be paid during 2017 to the non-executive Board members (apart from the Chairman) for executing their duties as non-executive Board members as well as members of the Board Committees, amounts to €655,863.

It is understood that in case the above mentioned positions are not held throughout the entire year 2017, an amount corresponding to the respective period will be paid.

- 3) According to article 23a par. 2 and 4 of c.l. 2190/1920:
 - i) the increase of the monthly remuneration of the Bank's Deputy Chief Executive Officer, Group Chief Operating Officer (COO) and International Activities, namely Mr. Stavros E. Ioannou, to the amount of €24,817.78, effective from 1.12.2016 onwards and
 - ii) the increase of the monthly remuneration of the Bank's Deputy Chief Executive Officer, Troubled Assets Group, namely Mr. Theodoros A. Kalantonis, to the amount of €24,817.78, effective from 1.12.2016 onwards.

The remuneration of the Board members is consistent with the Remuneration Policy for the Bank's Board members and the provisions of Laws 3016/2002, 3723/2008 and 3864/2010.

3. DOCUMENTS SUBMITTED TO THE GENERAL MEETING

The below document is available on the Bank's website (www.eurobank.gr).

- Annual Financial Report 2016.

All items on the agenda of the AGM are analyzed in section 2. «SUMMARY OF ISSUES ON THE AGENDA».

4. INVITATION

EUROBANK ERGASIAS S.A. Annual General Meeting of the Shareholders 16 June 2017, 10:00 a.m.

In accordance with the c.l. 2190/1920 “re: Sociétés Anonymes” and the Articles of Association of the Bank, the Board of Directors invites the shareholders of Eurobank Ergasias S.A. to the Annual General Meeting, on Friday 16 June 2017, at 10:00 a.m., at the Hotel Grande Bretagne, 1 Vassileos Georgiou A' Str., Syntagma Square, Athens.

The items on the Agenda are as follows:

1. Financial Statements for the year ended 31 December 2016. Directors' and Auditors' Reports.
2. Discharge of the Board of Directors and the Auditors from all responsibility for indemnification in relation to the financial year 2016.
3. Appointment of auditors for the financial year 2017.
4. Announcement of the election of two new independent Directors in replacement of two resigned and appointment of one of the new Directors as member of the Audit Committee.
5. Approval of the remuneration of Directors and of agreements in accordance with articles 23a and 24 of c.l. 2190/1920.

Should the quorum required by law not be achieved, the Annual General Meeting of the shareholders of the Bank will take place in A' Repeat Meeting on Tuesday 27 June 2017, at 10:00 a.m., at “Bodossakis Foundation Building (John S. Latsis Hall)”, 20 Amalias Av., Athens without the publication of a further invitation.

In accordance with articles 26 par. 2b and 28a of c.l. 2190/1920, the Bank informs its shareholders of the following:

RIGHT TO PARTICIPATE AND VOTE IN THE ANNUAL GENERAL MEETING

Any person appearing as a shareholder of ordinary shares of the Bank in the registry of the Dematerialized Securities System (“DSS”) managed by Hellenic Central Securities Depository S.A. (“HCSD”) at the start of the fifth (5th) day before the date of the Annual General Meeting («Record Date») and respectively at the start of the fourth (4th) day before the date of the A' Repeat Annual General Meeting («Record Date of the Annual General Meeting») has the right to participate in the Annual General Meeting of 16 June 2017. Proof of shareholder's capacity is verified electronically by HCSD through the Bank's online connection to the DSS.

In order to participate and vote at the Annual General Meeting, the shareholder is not required to submit any written confirmation from HCSD. Only those who have shareholder's capacity on the Record Date shall have the right to participate and vote at the Annual General Meeting. The exercise of this right does not require the blocking of shares or any other process which restricts the shareholders' ability to sell and/or transfer shares during the period between the Record Date and the Extraordinary General Meeting. Each share is entitled to one vote.

PROCEDURE FOR VOTING BY PROXY

Shareholders may participate in the Annual General Meeting and vote either in person or by proxy. Each shareholder may appoint up to three (3) proxies and legal entities/shareholders may appoint up to three (3) natural persons as proxies. In cases where a shareholder owns shares of the Bank that are held in more than one Investor Securities Account, the above limitation does not prevent the shareholder from appointing separate proxies for the shares appearing in each Account. A proxy holding proxies from several shareholders may cast votes differently for each shareholder.

The Bank's Articles of Association do not provide for the possibility of the participation of shareholders in the Annual General Meeting by electronic means, without the shareholders being physically present at the Meeting, nor for the possibility of voting by distance through electronic means or correspondence.

The appointment or revocation of the proxy should be made at least three (3) days before the date of the Annual General Meeting with one of the two following ways:

- a) Through a special electronic system (e-General Meeting) providing detailed instructions to the shareholders, which will be available to the shareholders at the Bank's website (www.eurobank.gr).
- b) In printed form, using a proxy form which will be available to the shareholders (i) in printed form at the Bank's branches and the Bank's Investor Information Services Division at 8, Iolkou Str., 14234 N. Ionia (tel. +30 210-3522400), and (ii) on the website of the Bank (www.eurobank.gr), in electronic form. The said form, filled in and signed by the shareholder, must be filed with the Bank at the abovementioned -under (i)- locations, at least three (3) days prior to the day of Annual or any Repeat Annual General Meeting after this.

Before the commencement of the Annual General Meeting, the proxy must disclose to the Bank any particular facts that may be of relevance for shareholders in assessing the risk that the proxy may pursue interests other than those of the shareholder. A conflict of interest may arise in particular when the proxy:

- a) is a controlling shareholder of the Bank or is another controlled entity by such shareholder;
- b) is a member of the Board of Directors or of the Management of the Bank or of a controlling shareholder or of a controlled entity by such shareholder;
- c) is an employee or an auditor of the Bank or of a controlling shareholder or of a controlled entity by such shareholder;
- d) is the spouse or a close relative (1st degree) of any natural person referred to in (a) to (c) hereinabove.

ANNUAL GENERAL MEETING 16 JUNE 2017 – INFORMATION FOR THE SHAREHOLDERS

MINORITY SHAREHOLDERS' RIGHTS

1. Shareholders representing 1/20 of the paid-up share capital of the Bank may request:
 - (a) to include additional items in the Agenda of the Annual General Meeting, provided that the request is communicated to the Board at least fifteen (15) days prior to the Annual General Meeting, accompanied by a justification or a draft resolution to be approved by the Annual General Meeting.
 - (b) to make available to shareholders six (6) days prior to the Annual General Meeting at the latest, any draft resolutions on the items included in the initial or revised Agenda, provided that the request is communicated to the Board at least seven (7) days prior to the Annual General Meeting.
 - (c) to disclose at the Annual General Meeting the amounts paid to each member of the Board or to the management as well as any benefit acquired by such persons from any cause or through any contract, during the last two (2) years.
2. Any shareholder may request, provided that the said request is filed with the Bank at least five (5) full days prior to the Annual General Meeting, to provide the Annual General Meeting with the information regarding the affairs of the Bank, insofar as such information is relevant to a proper assessment of the items on the Agenda.
3. Shareholders representing 1/5 of the paid-up capital of the Bank may request, provided that the said request is filed with the Bank at least five (5) full days prior to the Annual General Meeting, to provide the Annual General Meeting with information on the course of the affairs and financial status of the Bank.

Detailed information regarding minority shareholders' rights and the specific conditions to exercise these rights are available on the website of the Bank (www.eurobank.gr).

AVAILABLE DOCUMENTS AND INFORMATION

The full text of the documents to be submitted to the Annual General Meeting and the draft resolutions on the items on the Agenda shall be made available in hardcopy form at the Bank's Investor Information Services Division at 8, Iolkou Str., 14234 N. Ionia (tel. +30 210-3522400), where shareholders can obtain copies.

All the above documents as well as the invitation to the Annual General Meeting, the number of existing shares and voting rights (in total and per class of shares) and the proxy and voting forms shall be made available in electronic form on the website of the Bank (www.eurobank.gr).

Athens, 18 May 2017
THE BOARD OF DIRECTORS

5. BALLOT-PAPER

**OF THE ANNUAL GENERAL MEETING OF 16 JUNE 2017
OF EUROBANK ERGASIAS S.A.**
(and in the case of postponement or interruption of the Meeting)

ITEMS ON AGENDA		AGAINST	ABSTAIN
1	Financial Statements for the year ended 31 December 2016. Directors' and Auditors' Reports.		
2	Discharge of the Board of Directors and the Auditors from all responsibility for indemnification in relation to the financial year 2016.		
3	Appointment of auditors for the financial year 2017.		
4	Announcement of the election of two new independent Directors in replacement of two resigned and appointment of one of the new Directors as member of the Audit Committee.		
5	Approval of the remuneration of Directors and of agreements in accordance with articles 23a and 24 of c.l. 2190/1920.		
<p>NOTE: IF YOU APPROVE THE ABOVE ITEMS, PLEASE HAND OVER THE BALLOT-PAPER AS IS (UNMARKED)</p>			



6. PROXY

**FOR THE ANNUAL GENERAL MEETING OF THE SHAREHOLDERS
OF EUROBANK ERGASIAS S.A. ON 16 JUNE 2017**

The undersigned Shareholder of Eurobank Ergasias S.A.

Name / Company Name	
Address / Registered Office	
Identity card number/Company's Register Num.	
Telephone number	
Number of shares/voting rights	
DSS Investor Share	
DSS Securities Account	
Operator	
Name of the legal entity's representative who signs the form (completed by legal entities only)	

hereby authorize, empower and direct ^{(1), (2), (3)}

<input type="checkbox"/> 1. Mr. Nikolaos Karamouzis	<input type="checkbox"/> 4. Mr. Stavros Ioannou
<input type="checkbox"/> 2. Mr. Fokion Karavias	<input type="checkbox"/> 5. Mr. Theodoros Kalantonis
<input type="checkbox"/> 3. Mrs. Katerina Kallimani	

Note: The above are directors and officers of the Bank. In case your proxy is any of the above and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/«Against»), the proxy will have to abstain.

6.
 7.
 8.
 9.

Note: In case your proxy is any of the above (6-9) and no specific voting instructions are provided, your proxy will vote as s/he thinks fit. In case your proxy be a member of the BoD or an employee of the Bank and no specific written voting instructions are given (i.e. by marking the appropriate box «For»/«Against»), the proxy will have to abstain.

to represent me / the Legal Entity ⁽⁴⁾, acting each one separately or jointly-(for paper proxies only)⁽⁵⁾, at the Annual General Meeting of the Shareholders of Eurobank Ergasias S.A. (the "Bank") to be held on Friday, 16 June, 2017, at 10:00 a.m., at the Hotel Grande Bretagne, 1 Vassileos Georgiou A' str., Syntagma

¹ Please select up to 3 proxies by marking the appropriate box 1-5 with a √ or/and add your proxies under 6-9. If more are selected, the first three will be deemed to have been appointed.
² The proxy could be either a natural person or a legal entity.
³ Relevant information on voting by proxy is included in the Notice of the Annual General Meeting.
⁴ Delete as appropriate.
⁵ If you choose just one way, please delete as appropriate. In case more than one proxies are appointed capable to act in both ways (separately or jointly), and more than one has come to attend the General Meeting, priority is given to the proxy appearing in the General Meeting first.

Square, Athens, or any adjournment thereof and to vote in my name and on my behalf / in the name and on behalf of the Legal Entity ⁽⁴⁾, for all / [Note number] voting rights owned by me / the Legal Entity ⁽⁴⁾ on the Record Date, taking any and all necessary actions as follows ⁽⁶⁾.

	FOR	AGAINST	ABSTAIN
ALL ITEMS ON THE AGENDA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

or:

	ITEMS ON THE AGENDA	FOR	AGAINST	ABSTAIN
1	Financial Statements for the year ended 31 December 2016. Directors' and Auditors' Reports.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Discharge of the Board of Directors and the Auditors from all responsibility for indemnification in relation to the financial year 2016.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Appointment of auditors for the financial year 2017.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Announcement of the election of two new independent Directors in replacement of two resigned and appointment of one of the new Directors as member of the Audit Committee.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Approval of the remuneration of Directors and of agreements in accordance with articles 23a and 24 of c.l. 2190/1920.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Any revocation of this proxy will be valid if it has been notified to your Bank, either in writing or electronically (via e-General Meeting) at least three (3) days before the relevant date of the General Meeting.

Place and date:

_____ name(s)

_____ signature(s)

⁶ Please mark the appropriate box with a √.

7. TOTAL NUMBER OF SHARES AND VOTING RIGHTS

As of 18 May 2017, the total number of Eurobank Ergasias S.A. shares amounts to 2,531,498,765 of which:

- a) 2,185,998,765 listed, electronic, voting, ordinary registered shares and
- b) 345,500,000 non-voting, non-transferable, non-listed registered preference shares issued under law 3723/2008 and held by the Hellenic State.

8. MINORITY SHAREHOLDERS' RIGHTS

- (a) Shareholders representing 1/20 of the paid-up share capital may request the Board of Directors, by way of an application to be submitted at least fifteen (15) days prior to the AGM, to include additional items in the AGM's Agenda. The application must be accompanied by justification or a draft resolution to be approved by the AGM. The revised agenda should be disclosed in the same manner as the previous one thirteen (13) days prior to the AGM and at the same time made available to shareholders through the Bank's website (www.eurobank.gr), along with the justification or draft resolution tabled by the shareholders, in accordance with the provisions of article 27, par. 3 of the c.l. 2190/1920. The Board of Directors is not obliged to include additional items on the AGM's agenda if the content of such items evidently opposes with the law and public morality.
- (b) Shareholders representing 1/20 of the paid-up share capital may request and the Board shall make available to shareholders, at least six (6) days prior to the AGM, according to the provisions of article 27, par. 3 of the c.l. 2190/1920, any draft resolutions on the items included in the initial or revised agenda, provided that the request is communicated to the Board at least seven (7) days prior to the AGM. The Board of Directors is not obliged to make available to shareholders draft resolutions if their content evidently opposes with the law and public morality.
- (c) Shareholders may request the Board of Directors, by way of an application to be submitted to the bank at least five (5) days prior to the AGM, to provide the AGM with specific information respecting Bank's affairs, to the extent that this is useful for the actual assessment of the items on the agenda. The Board of Directors may decline to provide such information citing very significant material grounds, and this should be recorded in the minutes. The obligation to provide information does not apply in the event that such information is already available through the Bank's website.
- (d) Shareholders representing 1/20 of the paid-up share capital may request the Board of Directors, by way of an application, to disclose at the AGM the amounts paid to each member of the Board or to the management as well as any benefit acquired by such persons from any cause or through any contract, during the last two (2) years. The Board of Directors may decline to provide such information citing very significant material grounds, and this should be recorded in the minutes.
- (e) Shareholders representing 1/5 of the paid-up share capital may request the Board of Directors, through an application which must be submitted to the Board of Directors at least five (5) days prior to the AGM, to provide the AGM with information about the course of the Bank's affairs and financial situation. The Board of Directors may decline to provide such information citing very significant material grounds, and this should be recorded in the minutes.

In the aforementioned cases the shareholders submitting requests are required to prove their shareholder's status as well as the number of shares they hold at the time of exercising their rights. A certificate to this effect from Hellenic Exchanges S.A. or verification of shareholder's status through direct electronic link between the Bank and the records held by Hellenic Exchanges S.A. may also serve as such proof.