

MINUTES OF THE AUDIT COMMITTEE
23 July 2021
**** Extraordinary Meeting - by Video Conference****

Members: C. Basile
R. Kakar
B. Martin
J. Mirza
I. Rouvitha Panou
E. Deli (HFSF Representative)

Secretary: V. Karalis (Deputy Company Secretary)

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The Audit Committee (AC) of Eurobank Ergasias Services and Holdings S.A. (Holdings or HoldCo) convened in a meeting by video conference on July 23rd, 2021 at 19:45, following an invitation dated July 16th, 2021. All AC members, as appointed by HoldCo's Board of Directors of July 23rd, 2021, participated in the meeting in person. It was ascertained that there was quorum in accordance with the Terms of Reference of the AC and the meeting began on the agenda items set out in the above-mentioned invitation.

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1. Constitution of the Audit Committee (AC) and appointment of its Chairman – for approval

Taking into consideration the provisions of article 44 of law 4449/2017, as amended and currently in force, and further to:

- a) the decision of the Annual General Meeting of Shareholders as of 23.07.2021 regarding the type, composition and term of office of the Audit Committee; and
- b) the BoD decision of 23.07.2021 regarding the membership of the Audit Committee following a relevant recommendation by the Nomination Committee of 23.06.2021,

the AC decides on its constitution and on the appointment of its Chairman, as follows:

1. Jawaid Mirza, son of Abdul Hamid and Razia, residing at [•], holder of Passport [•], Tax Registration Number [•], Tax Authority [•], born in [•], in [•], Chairman of the Audit Committee - independent non-executive BoD member;
2. Irene Rouvitha Panou, daughter of Costa and Hebe, residing in [•], holder of Passport [•], Tax Registration Number [•], Tax Authority [•], born in [•], in [•], Vice Chairwoman of the Audit Committee - independent non-executive BoD member;

3. Bradley Paul Martin, son of Lloyd and Delphine, residing at [•], holder of Passport [•], Tax Registration Number [•], Tax Authority [•], born in [•], in [•], member of the Audit Committee - non-executive BoD member;
4. Rajeev Kakar, son of Krishan Lal and Usha, residing at [•], holder of Passport [•], Tax Registration Number [•], Tax Authority [•], born in [•], in [•], member of the Audit Committee - independent non-executive BoD member;
5. Cinzia Basile, daughter of Vincenzo and Epifania, residing [•], holder of Passport [•], Tax Registration Number [•], Tax Authority [•], born in [•], in [•], member of the Audit Committee, independent non-executive BoD member;
6. Efthymia Deli, daughter of Panagos and Maria, residing at [•], holder of Identity Card [•], Tax Registration Number [•], Tax Authority [•], born in [•], in [•], member of the Audit Committee - Representative of the HFSF under L. 3864/2010 - non-executive BoD member.

True extract
from the Audit Committee Minutes Book
Athens, July 23, 2021
The Audit Committee Secretary

Veronique Karalis