

**\*MINUTES OF THE AUDIT COMMITTEE**  
**Thursday, 21 July 2022**  
**\*\*by Circulation\*\***

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**Members:** R. Kakar  
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. (Eurobank Holdings) resolves on the following item. The respective minutes were drafted and signed by circulation by all AC Members, as appointed by Eurobank Holdings' Board of Directors of July 21<sup>st</sup>, 2022, all acting in person. This resolution is in force from the date referred to at the end of the hereby minutes.

It is noted that the respective supporting material was submitted to the AC through its upload on the software application for the AC meetings' support "Diligent Boards".

**Only agenda item: Constitution of the Audit Committee and appointment of its Chairman**

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 21.07.2022 regarding the recomposition of the Audit Committee and more specifically regarding its type, composition and term of office; and
- b) the BoD decision of 30.06.2022 and 21.07.2022 regarding the membership of the Audit Committee, following a relevant recommendation by the Nomination and Corporate Governance Committee of 28.06.2022,

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 at [•], holder of Passport [•], Tax Registration Number [•], Tax Authority [•], born in [•], in [•], Vice-Chairwoman of the Audit Committee - independent non-executive BoD member;
3. 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;
4. 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 21, 2022  
The Audit Committee Secretary

Veronique Karalis