

INSTRUCTIONS FOR THE AUTHENTICATION – IDENTIFICATION OF SHAREHOLDERS FOR THEIR PARTICIPATION IN THE AGM IN PERSON

In view of the extraordinary circumstances and in the context of the measures employed by the State for the confrontation of the implications of the spread of the coronavirus COVID-19, the shareholders will participate in the aforementioned Annual General Meeting of shareholders of the Company remotely via teleconference in real time, pursuant to Article 33 par. 2 of the Legislative Act dated 20.3.2020 which was ratified by Article 1 of L. 4683/2020 (Government Gazette A' 83/10.4.2020) and was further amended by article 4 of L. 4702/2020 (Government Gazette A' 130/ 03.07.2020) as well as in accordance with the provisions of article 125 of L. 4548/2018.

Case 1: Instructions for the electronic authentication - identification of shareholders having e-banking credentials or credentials for the General Secretariat of Information Systems of the Ministry of Digital Governance (taxisnet) and are willing to participate to the AGM in person (without proxy)

The said shareholders participate in the AGM in person, by completing the electronic declaration of honor in the Single Digital Gateway of Public Administration, through the electronic application "e-Dilosi" (<https://www.gov.gr/ipiresies/polites-kai-kathemerinoteta/upeuthune-delose-kai-exousiodotese/ekdose-upeuthunes-deloses>), for shareholders participating in person (the shareholder being himself present in the teleconference) and the submission of the electronic declaration of honor either in electronic form to the Company's e-mail address Investorsinfo@eurobankholdings.gr or in hardcopy form to the Company's Investor Information Services Division, 8, Iolkou & Filikis Etaireias Streets, 14234 N. Ionia.

A predetermined text is outlined below, concerning the declaration of honor for the participation of the shareholders of the Company in the AGM in order to be used/filled in in the free text area of the above electronic application "e-Dilosi":

1) *Text of electronic Declaration of Honor to be filled in Step 1 of 4 of the relevant digital form*

"I am shareholder of the company under the corporate name «Eurobank Ergasias Services and Holdings S.A.» (the «Company») and I have DSS Investor Share No [please insert the number of your DSS Investor Share]. My mobile phone number, on which I wish to receive the unique (personal) password for the participation in the Annual General Meeting of the shareholders of the Company remotely, in real time, via teleconference, on July 28th, 2020, as well as in any repeat meeting, is [please insert your mobile phone number]."

2) *Please register as recipient of the Declaration of Honor in Step 2 of 4 of the relevant digital form the corporate name "Eurobank Ergasias Services and Holdings S.A."*

Case 2: Instructions for the authentication - identification of shareholders not having e-banking credentials nor credentials for the General Secretariat of Information Systems of the Ministry of Digital Governance (taxisnet) or shareholders who do not wish their authentication - identification to take place through these, and are willing to participate to the AGM in person (without proxy)

A) By completing the declaration of honor for their Participation, the certification of the authenticity of the shareholder's signature by a public authority (indicatively including consular or police authority) and the submission of the declaration of honor to the Company either in electronic form to the Company's e-mail address Investorsinfo@eurobankholdings.gr or in hardcopy form to the Company's Investor Information Services Division, 8, Iolkou & Filikis Etaireias Streets, 14234 N. Ionia.

B) By completing the declaration of honor for their Participation and its signing in the presence of an employee in a branch of the société anonyme – credit institution under the corporate name "Eurobank S.A." and the submission of the declaration of honor to the Company either in electronic form to the Company's e-mail address Investorsinfo@eurobankholdings.gr or in hardcopy form to the Company's Investor Information Services Division, 8, Iolkou & Filikis Etaireias Streets, 14234 N. Ionia.