

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

Shareholders may participate in the Annual General Meeting and vote either in person or by proxy. Each shareholder may appoint one (1) proxy. In cases where a shareholder owns shares of the Company 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 appointment or revocation of the proxy should be made at least forty eight (48) hours before the date of the Annual General Meeting, with one of the following ways:

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 via proxy

The said shareholders participate in the AGM via proxy, by completing the electronic authorization in the Single Digital Gateway of Public Administration, through the electronic application "e-Exousiodotisi" (<https://www.gov.gr/ipiresies/polites-kai-kathemerinoteta/upeuthune-delose-kai-exousiodotese/ekdose-exousiodotese>), and the submission of the electronic authorization 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 authorization for the participation of a proxy in the Annual General Meeting in order to be used/filled in, if you wish, in the free text area of the above electronic application "e-Exoudiotisi":

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

"I hereby declare that 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].

I hereby authorize, empower and direct¹

[please fill in the name/company name of your proxy. You may appoint one proxy among Messrs. G. Zantias, F. Karavias, S. Ioannou, K. Vassileiou, K. Kallimani or another natural person or legal entity as your proxy]

to represent me / the Legal Entity () at the Annual General Meeting of the Company to be held on Tuesday, 28 July, 2020, at 11:00 a.m, remotely in real time via teleconference, or any adjournment thereof and to vote in my name and on my behalf / in the name and on behalf of the Legal Entity, for all / voting rights owned by me / the Legal Entity on the Record Date, taking any and all necessary actions as follows:

[please fill in/copy correspondingly either the table under (1) below if your vote is common for all the items on the agenda either under (2) below if your vote is not common for all the items in the agenda]

(1) FOR ALL ITEMS ON THE AGENDA

[FOR / AGAINST / ABSTAIN] [please fill in/copy one of the three choices according to your vote]

OR

(2) All items on the agenda as follows:

Item 1 *[Annual and Consolidated Financial Statements for the financial year 2019. Directors' and Auditors' Reports]: [FOR / AGAINST / ABSTAIN] [please insert/copy one of the three choices according to your vote]*

Item 2 *[Approval of the overall management for the financial year 2019 and discharge of the Auditors for the financial year 2019]: [FOR / AGAINST / ABSTAIN] [please insert/copy one of the three choices according to your vote]*

Item 3 *[Appointment of Auditors for the financial year 2020]: [FOR / AGAINST / ABSTAIN] [please insert/copy one of the three choices according to your vote]*

¹ Please select one proxy. If more are selected, the first one will be deemed to have been appointed.

Item 4 [Approval of the Remuneration Policy for Directors]: [FOR / AGAINST / ABSTAIN] [please insert/copy one of the three choices according to your vote]

Item 5 [Approval of the remuneration for the financial year 2019 and of the advance payment of the remuneration for the Directors for the financial year 2020]: [FOR / AGAINST / ABSTAIN] [please insert/copy one of the three choices according to your vote]

Item 6 [Remuneration Report for the financial year 2019]: [FOR / AGAINST / ABSTAIN] [please insert/copy one of the three choices according to your vote]

Item 7 [Establishment of a shares award plan for members of the management and personnel of the Company and its affiliated companies according to article 32 of law 4308/2014, in the form of stock options rights by issuing new shares in accordance with the provisions of article 113 of law 4548/2018 and granting of authorization to the Board of Directors to adjust procedural issues and details]: [FOR / AGAINST / ABSTAIN] [please insert/copy one of the three choices according to your vote]

Item 8 [Decrease in kind of the Company's share capital via decrease of the nominal value of each ordinary share issued by the Company by €0.0155, in order the shareholders to receive shares issued by the Cypriot subsidiary of the Company under the corporate name MAIRANUS LIMITED, registered in the Cyprus registry of companies under registration No. HE 406095 and registered office in Nicosia Cyprus, 17-19 Themistokli Dervi street, THE CITY HOUSE, Floor 2, 1066, which shall be renamed to "Cairo Mezz Plc (hereinafter the "Issuer"), of an equal amount to the amount of the share capital decrease, i.e. 1 share of the Issuer for every 12 shares of the Company held, as this ratio resulted following the application of the provisions of Article 17 of L. 4548/2018 concerning the valuation of the shares issued by the Issuer and capitalization of reserves of the Company of an amount equal to €20,400,390.19 with the increase of the nominal value of each ordinary share issued by the Company by €0.0055 for the purpose of rounding the nominal value of the shares issued by the Company at €0.22 each. Granting of authorizations and approval of the corresponding amendment to article 5 of the Company's Articles of Association. Approval and authorization to the Board of Directors to sell any fractional balances of shares issued by the Issuer so that the proceeds from the sale to be distributed to shareholders of the Company who are entitled to fractional balances of shares]: [FOR / AGAINST / ABSTAIN] [please insert/copy one of the three choices according to your vote]

Item 9 [Amendment of article 11 of the Company's Articles of Association aiming to the provision of the option of remote participation in the General Meeting without physical presence at the venue of its convention and/or remote participation in the voting prior to the Meeting]: [FOR / AGAINST / ABSTAIN] [please insert/copy one of the three choices according to your vote]

Item 10 [Announcement of the election of new independent non-executive members of the Board of Directors] [the item is for information and not for voting]

Item 11 [Election of members of the Audit Committee]: [FOR / AGAINST / ABSTAIN] [please insert/copy one of the three choices according to your vote]

The mobile phone number of my proxy hereinabove, in order for him 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 the mobile phone number of your proxy].

[In case your proxy is one of Messrs. G. Zanias, F. Karavias, S. Ioannou, K. Vassileiou or K. Kallimani PLEASE DO NOT FILL IN/COPY THE PRESENT PARAGRAPH].

In case your proxy is other than the above Messrs. G. Zanias, F. Karavias, S. Ioannou, K. Vassileiou, K. Kallimani 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 Company and no specific voting instructions are given (i.e. by filling in [«FOR»] or [«AGAINST»] accordingly), the proxy will have to abstain.

Any revocation of this proxy will be valid if it has been notified to the Company, either electronically to the Company's e-mail address Investorsinfo@eurobankholdings.gr or in a hard copy form to the Company's Investor Information Services Division at 8 Iolkou & Filikis Etaireias Streets, 142 34 N. Ionia, at least forty eight (48) hours before the relevant date of the Annual General Meeting."

2) Please fill in the table "Proxy's Personal Information" in Step 2 of 4 of the relevant digital form ONLY in case you do not appoint as your proxy one of Messrs. G. Zanias, F. Karavias, S. Ioannou, K. Vassileiou or K. Kallimani.

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 via proxy

A) By completing the authorization (Proxy), 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 authorization to the Company either in electronic form to the Company's e-mail address Investorsinfo@eurobankholdings.gr or in hardcopy form at the Company's Investor Information Services Division at 8, Iolkou & Filikis Etaireias Streets, 14234 N. Ionia.

B) By completing the authorization (Proxy) 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 authorization 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 at 8 Iolkou & Filikis Etaireias Streets, 14234 N. Ionia.