

INDEPENDENT NON EXECUTIVE DIRECTORS' REPORT TO THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF EUROBANK HOLDINGS

The Independent Non-Executive Directors of Eurobank Ergasias Services and Holdings S.A. (Eurobank Holdings) submit to the Annual General Meeting of Shareholders of Eurobank Holdings their report, as per the requirement of Law 4706/2020 (article 9 paragraph 5).

Report of the Independent Non – Executive Directors

The Independent Non – Executive Directors of Eurobank Holdings, in their capacity as members of its Board of Directors (BoD) and Board Committees (Committees), act with independence of mind, commitment and transparency. They constructively challenge the decisions of Eurobank Holdings' management, ensure the implementation of sound corporate governance practices and provide efficient oversight of management decisions, thus, ensuring that the interests of all internal and external stakeholders are appropriately taken into account in the discussions and decision making of the BoD and its Committees.

The Independent Non – Executive Directors of Eurobank Holdings fully abide with the information provided in the Report of the Directors of Eurobank Holdings (Directors Report) and the Corporate Governance Statement 2020, which is an integral part of the Directors Report and has been approved by the Board of Directors on 12.4.2021. The Directors Report has been included in the Annual Financial Report for the year ended 31.12.2020. The Directors Report is available on the website of Eurobank Holdings (www.eurobankholdings.gr).

THE INDEPENDENT NON EXECUTIVE DIRECTORS OF EUROBANK HOLDINGS