

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 monitor and examine the strategy of Eurobank Holdings and its implementation, as well as the achievement of its goals. They constructively challenge and express their views on the proposals of the Executive Directors, ensuring their effective supervision. Moreover, they review the implementation of sound corporate governance practices, 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 2021, which is an integral part of the Directors Report and has been approved by the Board of Directors on 05.4.2022. The Directors Report has been included in the Annual Financial Report for the year ended 31.12.2021. The Directors Report is available on the website of Eurobank Holdings (www.eurobankholdings.gr).

THE INDEPENDENT NON EXECUTIVE DIRECTORS OF EUROBANK HOLDINGS