

MINUTES OF THE AUDIT COMMITTEE*Friday, November 24, 2023******by Circulation****

Members: J. Mirza (Chairman)
B. Eckes (Vice – Chairman)
I. Rouvitha Panou
R. Kakar

Secretary: V. Karalis (Deputy Company Secretary)

The Audit Committee (AC) of Eurobank Ergasias Services and Holdings S.A. (Eurobank Holdings) resolves on the following items. The respective minutes were drafted and signed by circulation by all AC Members, all acting in person. The said resolutions are 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".

1st agenda item: Re-constitution of the Audit Committee (AC) and appointment of its Chairman

Taking into consideration the provisions of article 44 par. 1(f) of law 4449/2017 and article 82 par. 2 of law 4548/2018, as in force, and further to:

- a) Ms. Efthymia Deli's resignation from the position of the BoD member and member of BoD Committees of the Company, with effective date of her resignation on 07.11.2023; and
- b) the BoD decision of 10.11.2023 regarding the continuation of the Company's management and representation by the BoD, comprising of its remaining members, as well as the continuation of AC's operation as a four-member Committee, comprising of its remaining members (independent non-executive directors),

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. Burkhard Eckes, son of Johannes and Christel, residing at [...], holder of Passport [...], Tax Registration Number [...], Tax Authority [...], born in [...], in [...], Vice Chairman of the Audit Committee – independent non-executive BoD member;
- 3. Irene Rouvitha Panou, daughter of Costa and Hebe, residing at [...], holder of Passport [...], Tax Registration Number [...], Tax Authority [...], born in [...], in [...], member of the Audit Committee - independent non-executive BoD member;

4. Rajeev Kakar, son of Krishan Lal and Usha, residing at [...], holder of Passport [...], Tax Registration Number [...], Tax Authority [...], born in [...], India, in [...], member of the Audit Committee - independent non-executive BoD member.

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True Extract

From the Audit Committee Minutes' Book

Athens, November 24th, 2023

The Audit Committee Secretary

Veronique Karalis