EUROBANK
Holdings

Thursday 30 October 2025

ANNOUNCEMENT

Distribution of non-mandatory reserves

Eurobank Ergasias Services and Holdings S.A. ("Eurobank Holdings") announces that the Board of Directors ("BoD") of Eurobank Holdings at its meeting held on 22.10.2025 approved the distribution of non-mandatory reserves (interim dividend) amounting to €170,000,000.00 to the Shareholders of Eurobank Holdings, through the cash payment of a gross amount of €0.04681 per share (excluding the treasury shares held by Eurobank Holdings), in accordance with the provisions of paragraph 3 of article 162 of Law 4548/2018. The abovementioned amount comes from the "Dividend Reserve" account, which is a non-mandatory reserve and is included in the "Special Reserves" of Eurobank Holdings' financial statements. From the above amount, based on article 64 of Law 4172/2013, as amended and in force, a corresponding dividend tax of 5% is withheld (with the exception or variation of the withholding rate for Shareholders who are subject to special provisions).

The BoD resolved the key dates regarding the cash interim dividend as follows:

a. 06.11.2025: Ex-dividend date (namely the date from which Eurobank Holdings shares will be traded on the Athens Stock Exchange without the right to receive the interim dividend).

b. 07.11.2025: Cash interim dividend beneficiaries record date (namely the date on which the beneficiaries of the interim dividend shall be all Shareholders registered in the records of Eurobank Holdings in Dematerialized Securities System).

c. 12.11.2025: Cash interim dividend payment's commencement date.

The cash interim dividend will be paid through "Eurobank S.A." (designated paying bank) as follows:

- Through the Participants of the beneficiaries in the ATHEX Dematerialized Securities System (D.S.S.) (banks and brokerage/securities companies), according to the provisions of the Rulebook of the Hellenic Central Securities Depository (ATHEXCSD) and its relevant decisions.
- Especially in cases of interim dividend payment to the legal heirs of deceased beneficiaries Shareholders whose securities are held in the Special Account of their Share in the D.S.S. managed by ATHEXCSD, the dividend payment process will be effected through Eurobank S.A.'s branch network following completion of the heir's legalization process.

Dividends not collected within five (5) years are time-barred in favour of the Greek State.

For any further information, you may contact the Investor Information Service Division, the responsible Shareholder Support Unit of Eurobank Holdings, by e-mail at **Investorsinfo@eurobankholdings.gr** and by telephone on **214-4046400** during business days and hours (09:30-17:00).