

MINUTES OF THE BOARD OF DIRECTORS 21 July 2022

The Board of Directors ("BoD") of "Eurobank Ergasias Services and Holdings S.A." (Eurobank Holdings or Company) resolves on the following item, pursuant to article 94, par. 1 of L. 4548/2018. The respective minutes were drafted and are signed by circulation by all BoD members, all acting in person. The said resolutions are in force from the date referred to at the end of the hereby minutes.

Only Item: BoD Committees

D. Audit Committee

It is noted that the Company's Annual General Meeting of Shareholders of July 21st, 2022, decided upon the recomposition of the Audit Committee and more precisely decided upon (the determination of) the type, composition and term of office of the Audit Committee in accordance with article 44, par. 1 of Law 4449/2017, as in force, the following:

- a) The Audit Committee to function as Committee of the BoD consisting of members of the Board.
- b) The Audit Committee to consist of four (4) non-executive members of the BoD, of which at least three (3) to be Independent.
- c) The term of office of the members of the Audit Committee that will be appointed by the BoD in accordance with article 44, par. 1c of Law 4449/2017, as in force, to coincide with their term of office as members of the Board of Directors, i.e. the term of office of the Audit Committee members to expire on 23.07.2024, prolonged until the end of the period the Annual General Meeting for the year 2024 will take place.

Following the above, the below mentioned members of the Company's BoD, who possess sufficient knowledge in the field in which the Company operates, and satisfy the criteria of article 44 of Law 4449/2017 as in force, are appointed as members of the Audit Committee:

Members:	Jawaid A. Mirza	Independent Non-Executive Director
	Irene Rouvitha Panou	Independent Non-Executive Director
	Rajeev Kakar	Independent Non-Executive Director
	Efthymia P. Deli	HFSF Representative, Non-Executive Director

The Chairman of the Audit Committee will be appointed among its members at its meeting for its constitution in body and will be independent non-executive member of the BoD, within the meaning of the relevant provisions of Law 4449/2017, as in force.

21 July 2022
(4 p.m. Greek time)

True extract
from the Board of Directors Minutes' Book
Athens, July 21st, 2022
The Secretary to the Board of Directors

Ioannis Chadolias