

MINUTES OF THE AUDIT COMMITTEE
Tuesday, July 23, 2024
**** by Video Conference ****

Members:	B. Eckes A. Gregoriadi R. Kakar J. Mirza I. Rouvitha Panou
Secretary:	V. Karalis (Deputy Company Secretary)

The Audit Committee (AC) of Eurobank Ergasias Services and Holdings S.A (Holdings or HoldCo) convened in a meeting by video conference on Tuesday, July 23rd, 2024, at 16:15 Athens Time, following an invitation dated July 18th, 2024. All AC members as appointed by Holdings' Board of Directors of July 23rd, 2024, participated in the meeting in person. It was ascertained that there was quorum in accordance with the Terms of Reference of the AC and the meeting began on the agenda items set out in the above-mentioned invitation.

It is noted that for all the agenda items the respective supporting material was submitted to the AC through its upload on the software application for the AC Meetings' support "Diligent Boards".

1. Constitution of the Audit Committee and appointment of its Chairman (for approval)

Taking into consideration the provisions of article 44 of law 4449/2017, as in force, and further to:

- a) the decision of the Annual General Meeting of Shareholders as of 23.07.2024 regarding the type, composition and term of office of the Audit Committee; and
- b) the BoD decision of 23.07.2024 regarding the membership of the Audit Committee, following the relevant recommendations by the Nomination and Corporate Governance Committee of 28.05.2024 and 26.06.2024,

the AC decides on its constitution and on the appointment of its Chairman, as follows:

1. Burkhard Eckes, son of Johannes and Christel, residing at [·], holder of Passport [·], Tax Registration Number [·], Tax Authority [·], born in [·], in [·], Chairman of the Audit Committee – independent non-executive BoD member;
2. Jawaid Mirza, son of Abdul Hamid and Razia, 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. Rajeev Kakar, son of Krishan Lal and Usha, residing at [·], holder of Passport [·], Tax Registration Number [·], Tax Authority [·], born in [·], in [·], member of the Audit Committee - independent non-executive BoD member;
4. 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;

5. Alice Gregoriadi, daughter of Konstantinos and Stamatina, residing at [·], holder of Identity Card [·], Tax Registration Number [·], Tax Authority [·], born in [·], in [·], member of the Audit Committee - independent non-executive BoD member.

It is noted that the Chairman and the Vice Chairman of the AC have adequate knowledge and solid experience in accounting and auditing, while either the Chairman or the Vice Chairman will participate at the AC meetings for the approval of the HoldCo financial statements.

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True Copy
From the Audit Committee Minutes Book
Athens, July 23, 2024
The Audit Committee Secretary

Veronique Karalis