

**MINUTES OF THE BOARD OF DIRECTORS**  
**23 July 2021**

The Board of Directors (BoD) of "Eurobank Ergasias Services and Holdings S.A." (Eurobank Holdings or Company) convened in a meeting by video conference on July 23<sup>rd</sup>, 2021, at 18:30, following an invitation dated July 16<sup>th</sup>, 2021. All Directors elected by the Annual General Meeting of Shareholders of July 23<sup>rd</sup>, 2021, are present in person.

PRESENT IN PERSON (by alphabetical order):

1. Andreas D. Athanasopoulos
2. Konstantinos V. Vassiliou
3. Alice K. Gregoriadi, Director
4. George P. Zanias
5. Stavros E. Ioannou
6. Fokion C. Karavias
7. Irene K. Rouvitha Panou
8. George K. Chryssikos
9. Cinzia Basile
10. Rajeev Kakar
11. Bradley Paul L. Martin
12. Jawaid A. Mirza
13. Efthymia P. Deli, Representative of the HFSF

SECRETARY:

Ioannis Chadolias

ASSISTANT SECRETARY:

Georgia Matthaïopoulou

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**3rd Item: BoD Committees**

Regarding the aforementioned item, the BoD Chairman Mr. Zanias takes the floor and informs the BoD members on the memo titled "Composition of Board Committees" that has been brought to their attention through its upload on the software application for the BoD meetings' support "Diligent Boards".

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*B. Audit Committee*

Mr. Zanias reminds that the Annual General Meeting of Shareholders of July 23<sup>rd</sup>, 2021, decided upon (the determination of) the type and composition 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 six (6) non-executive members of the BoD, of whom at least three (3) shall be independent.
- c) The term of office of the members of the Audit Committee 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 of Shareholders of the Company 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 K. Rouvitha Panou	Independent Non-Executive Director
	Rajeev Kakar	Independent Non-Executive Director
	Bradley Paul L. Martin	Non-Executive Director
	Cinzia Basile	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.

There being no other business, the meeting is closed.

True extract  
from the Board of Directors Minutes' Book  
Athens, July 23rd, 2021  
The Secretary to the Board of Directors

Ioannis Chadolias