



January 16, 2026

Eurobank Ergasias Services and Holdings S.A. – Mandatory Exchange for Cash/Termination

ADS CUSIP: 29873D104

ADS ISIN: US29873D1046

ADS Ticker Symbol: EGFEY

Ratio (ADS: Underlying Shares): 2: 1

Eurobank Ergasias Services and Holdings S.A. was acquired by Eurobank Bank S.A. effective December 15, 2025. Each share of Eurobank Ergasias Services and Holdings S.A. was exchanged for 1 share of Eurobank Bank S.A.

The Eurobank Bank S.A. shares were not registered under the United States Securities Act of 1933; therefore, we were not permitted to pass the shares on to the holders of American Depository Receipts ("ADRs"). As a result, BNY has sold the shares in the local market and the proceeds received from the sale will be distributed to ADR holders of Eurobank Ergasias Services and Holdings S.A.

Effective **January 26, 2026**, Eurobank Ergasias Services and Holdings S.A. registered ADR holders will be required on a mandatory basis to surrender their ADRs to BNY for cancellation and exchange. Holders of American Depository Shares ("ADS") in the Direct Registration System or in brokerage accounts will have their ADSs automatically exchanged for the cash proceeds.

BNY has established the following:

Foreign Exchange Rate:	1.1755
Gross Rate per ADS:	\$1.994264
Cancellation Fee per ADS:	(\$0.050000)
Net Rate per ADS:	\$1.944264

Foreign currency transaction was executed by BNY or its Affiliates.

Consequently, BNY hereby notifies ADR holders that the Agreement between BNY and all Owners and Beneficial Owners of Eurobank Ergasias Services and Holdings S.A. ADR program has been terminated effective immediately. BNY has closed its books for all transactions.

To learn more about DRs, please contact DRBrokerSolutions@bnymellon.com or visit our website at adr.bny.com.