

INFORMATION DOCUMENT
in accordance with article 4 par. 2. f of I.3401/2005,
for the listing of new shares issued by share capital increase through capitalization of
taxed profits and free distribution to employees

EFG Eurobank Ergasias S.A ("Bank"), with regard to the distribution of new free shares to junior-level employees of the Bank, as approved by the Annual Shareholders' Meeting (AGM) of 19.6.2009 informs the public, in accordance with article 4 par. 2.f of I. 3401/2005, of the following:

The Bank will distribute free shares to approximately 4.700 junior-level employees of the Bank based on the performance and the positive contribution each person had and is expected to have on the Bank's results, as proposed by the Board following the recommendations of the Remuneration Committee. Due to the fact that the share capital increase is in favor of the employees, there is no matter arising with respect to the exercise of preemptive rights by other shareholders, according to art. 13 par. 10 (e) of c.l. 2190/1920.

Specifically, the share capital will increase by €2,123,907.50 through the issue at par of 772,330 new shares of nominal value €2.75 each, by capitalizing an equal amount of the Bank's prior years' taxed profits.

According to the AGM's decision, the number of shares to be distributed to each junior-level employee will not exceed 250.

As a result of the above mentioned share capital increase, article 5 of the Bank's Articles of Association dealing with its share capital will be amended. The Bank's share capital will amount to €2,431,261,126.25 divided into 884,094,955 registered shares, of nominal value €2.75 each, comprising (a) 538,594,955 ordinary voting shares and (b) 345,500,000 non-voting preference shares.

The persons responsible for this Information Document and the accuracy of its contents are:

1. Harris Kokologiannis, Head of Group Financial Services
2. Andreas Enotiades, Head of Group Corporate Governance

The Information Document is available at the Bank's offices in Athens, 6 Siniosoglou Str., 14234, Nea Ionia, and in electronic form on the Bank's website www.eurobank.gr. For any further information, please contact Mrs Efrosini Koulocheri at the above mentioned offices, during working hours (tel.:210 3522361).-