

Information Document

in accordance with article 4 par.1.d of I.3401/2005, regarding the payment of a scrip dividend.

EFG Eurobank Ergasias S.A. (Bank), with regard to the distribution of a scrip dividend by capitalizing profits of the financial year 2008 with a corresponding share capital increase, as approved by the Annual General Meeting of Shareholders of June 19th, 2009, informs the public, in accordance with article 4 par. 1.d of I. 3401/2005, of the following:

In accordance with the provisions of article 1 of I. 3723/2008, article 28 I. 3756/2009 and the Circular of the Ministry of Economy and Finance 20708/B/1175/23.4.2009, credit institutions participating in the Greek government liquidity program may distribute dividend only in the form of newly issued shares.

The Annual General Meeting of June 19th, 2009, decided, inter alia, the payment of a dividend for the year 2008, amounting to €31,262,559, in the form of free shares, issued from a share capital increase by capitalization of the remaining (after-tax) amount of € 28,136,303.25. Specifically, 10,231,383 new ordinary shares of nominal value €2.75 each will be issued, at par.

The new shares will be entitled to participate in the profits of the financial year 2009 and will be distributed to shareholders registered in the Electronic (Dematerialized) Securities System (D.S.S) on the dividend beneficiaries' record (last cum-dividend) date, which will coincide with the new share beneficiaries' record date, in the ratio of 2 new shares for every 98 held.

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 total paid-in share capital will amount to € 2,429,137,218.75 divided into 883,322,625 registered shares of which 537,822,625 ordinary voting shares and 345,500,000 non voting preference shares, all with a nominal value of €2.75 each.

The Annual General Meeting has authorized the Directors to decide on the details concerning the listing and in particular the procedural issues regarding the sale and settlement (distribution of proceeds) of the fractional rights resulting from the capital increase.

According to ATH.EX. regulations, the new shares are expected to be listed for trading, no later than 3 business days from the record date (date of identification of the beneficiaries), which is defined as the 6th business day following the approval of the listing of the new shares by the ATH.EX. Board of Directors.

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., 142 34, 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).