



INFORMATION DOCUMENT
in accordance with article 4 par.1.d of I.3401/2005,
regarding the payment of the interim dividend for the financial year 2007 through the
offer of shares of the same category as those entitled to the dividend

EFG Eurobank Ergasias S.A (“Bank”), with regard to the share capital increase through the reinvestment of the interim dividend for the year 2007, as approved by the Repeat Extraordinary Shareholders’ Meeting of 21 November 2007 informs the public, in accordance with article 4 par. 1.d of I. 3401/2005, of the following:

The Bank, within the framework of a new approach which aims to strengthen its relationship with shareholders, is offering shareholders the opportunity, at their sole discretion, to receive the interim dividend for the year 2007 (whose distribution was decided by the Extraordinary Shareholders’ Meeting of 9 November 2007) in shares instead of cash, as follows:

- Shareholders may decide during the period from 23.11.2007 to 7.12.2007 to receive all or part of their interim dividend in shares.
- If shareholders choose to receive shares, the share capital will increase accordingly and new shares will be issued and offered to those who take this option. The new shares will be registered ordinary voting shares in electronic form and will be entitled to every future dividend distribution. The excess above par of the proceeds from New Shares will be transferred to the Share Premium Account.
- Fractions of shares shall not be issued and so the amount re-invested will correspond to a whole number of shares. Any balance left after each shareholder’s re-investment in shares will be paid to the shareholder in cash on the interim dividend payment date.
- The new shares will be issued at a 3% discount on the average closing share price of the first four working days that the shares trade ex-dividend (namely during the period 30.11.2007-5.12.2007).
- Those shareholders who choose to receive their dividend in shares will need to contact their Operator and receive instructions regarding the dividend reinvestment process and specifically:
 - Shareholders whose operator is Eurobank need to submit their notification to Eurobank branches by 7 December 2007.
 - Shareholders with other operators need to notify in writing their Operator by 3 December 2007 (unless otherwise instructed by their Operator). Should any operator not wish to process the reinvestment notification, shareholders need to notify their Operator by 3 December 2007 in writing that they want to be exempt from the interim dividend payment and then to notify Eurobank in writing by 7 December 2007 that they wish to receive their interim dividend in shares.
- The new shares are free of transaction costs.
- The receipt of dividend in shares or cash is tax neutral for the shareholders in Greece and therefore the tax treatment of those shareholders who choose to receive their dividend in shares will be the same as that of those receiving their interim dividend in cash, since the receipt of dividends whether in shares or in cash is tax exempt in Greece.
- The new shares are expected to be listed on the Athens Stock Exchange on 17 December 2007, namely within one week from the interim dividend payment date, which is estimated to be 10 December 2007.

Therefore, the share capital will increase up to €19.250.000, through the issue of up to 7.000.000 new shares. As a result of the above mentioned share capital increase, article 5 of the Bank’s Articles of Association will be amended.

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

1. Andreas Enotiades, Head of Group Corporate Governance
2. Efrosini Koulocheri, Group Corporate Governance Officer.

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).