

The information listed below aims to provide a general overview about the financial position and the financial results of EFG Eurobank Ergasias S.A. and its Group. Consequently, readers are strongly advised to visit the website of the Bank, where the Interim Financial Statements prepared under International Financial Reporting Standards (IFRS) are available, before any investment decision or transaction with the Bank is entered to.

**COMPANY'S DATA**

Company's website:

[www.eurobank.gr](http://www.eurobank.gr)

Date of approval of the interim financial statements by BoD:

26 November 2010

**INCOME STATEMENT**  
 Amounts in euro million

Bank				Group			
1 Jan- 30 Sep 2010	1 Jan- 30 Sep 2009	1 Jul- 30 Sep 2010	1 Jul- 30 Sep 2009	1 Jan- 30 Sep 2010	1 Jan- 30 Sep 2009	1 Jul- 30 Sep 2010	1 Jul- 30 Sep 2009
1,025	973	321	390	1,700	1,733	548	599
196	186	75	95	308	306	93	109
-	-	-	-	31	36	10	14
3	3	1	1	26	22	9	7
72	39	36	22	6	8	2	2
31	(11)	20	18	55	55	35	2
83	43	31	5	84	68	14	43
1	10	0	-	3	25	1	1
1,411	1,243	484	531	2,213	2,253	712	777
(647)	(660)	(224)	(224)	(1,054)	(1,087)	(352)	(362)
764	583	260	307	1,159	1,166	360	415
(813)	(582)	(273)	(216)	(1,022)	(853)	(341)	(303)
-	-	-	-	(1)	6	0	4
(49)	1	(13)	91	136	319	19	116
4	13	6	(4)	(64)	(31)	(4)	(2)
(45)	14	(7)	87	72	288	15	114
-	-	-	-	12	8	5	3
(45)	14	(7)	87	60	280	10	111
(21)	14	(7)	87	105	280	10	111
(0.2861)	0.2483	(0.0763)	0.1102	(0.0914)	0.7667	(0.0452)	0.1571
(0.2410)	0.2483	(0.0763)	0.1102	(0.0085)	0.7667	(0.0452)	0.1571

**STATEMENT OF COMPREHENSIVE INCOME**  
 Amounts in euro million

Bank				Group			
1 Jan- 30 Sep 2010	1 Jan- 30 Sep 2009	1 Jul- 30 Sep 2010	1 Jul- 30 Sep 2009	1 Jan- 30 Sep 2010	1 Jan- 30 Sep 2009	1 Jul- 30 Sep 2010	1 Jul- 30 Sep 2009
(45)	14	(7)	87	72	288	15	114
(154)	117	156	50	(185)	192	79	98
(3)	1	(4)	(2)	(21)	(39)	(15)	(9)
(202)	132	145	135	(134)	441	79	203
(202)	132	145	135	(145)	434	74	200
-	-	-	-	11	7	5	3

**BALANCE SHEET**  
 Amounts in euro million

Bank		Group	
30 Sep 2010	31 Dec 2009	30 Sep 2010	31 Dec 2009
2,230	1,731	3,537	3,079
32,132	39,828	4,989	4,784
266	1,842	620	868
2,402	1,460	2,085	1,224
42,706	42,015	55,583	55,837
2,175	2,857	3,127	6,955
2,116	2,428	3,430	3,625
4,561	3,417	9,644	4,663
2,897	2,895	-	-
32	32	40	44
299	318	833	875
64	62	394	377
101	100	724	710
1,170	871	1,484	1,228
93,151	99,856	86,490	84,269
10,890	13,398	1,317	2,258
24,488	17,206	24,731	17,188
3,399	2,151	3,392	2,274
40,188	45,807	43,590	46,808
8,519	15,299	5,470	7,667
471	509	1,908	1,760
87,955	94,370	80,408	77,955
1,481	1,481	1,480	1,480
1,972	2,264	2,583	2,818
3,453	3,745	4,063	4,298
950	950	950	950
793	791	793	791
5,196	5,486	5,806	6,039
-	-	276	275
5,196	5,486	6,082	6,314
93,151	99,856	86,490	84,269

**Notes:**

- The Bank's annual consolidated financial statements are fully consolidated in the annual consolidated financial statements of European Financial Group EFG (Luxembourg) S.A., the operating parent company of the EFG Group. European Financial Group EFG (Luxembourg) S.A. does not prepare interim financial statements. As at 30 September 2010, European Financial Group EFG (Luxembourg) S.A. indirectly held 43.6% of the Bank's ordinary shares and voting rights, whilst the EFG Group held in total 44.8%.
- The fixed assets of the Bank and the Group are free of charges or encumbrances.
- The outcome of pending lawsuits is not expected to have a significant impact on the Bank's and the Group's financial statements.
- A list of the companies consolidated on 30 September 2010 is mentioned in notes 10 and 11 of the consolidated financial statements where information on the percentage of Group's holding, the country of incorporation, as well as, the consolidation method applied is reported.
  - The companies that were fully consolidated on 30 September 2010 but not included in the 30 September 2009 consolidation were IMO Property Investments Sofia E.A.D. which started its operations during the second quarter of 2010, as well as the acquired company Tavros Protipyi S.A. (b) On 30 September 2010 the following companies are not included in the consolidated financial statements: (i) EFG Internet Services S.A. and Activa Insurance S.A. which were merged by absorption by the Bank and EFG Eurolife General Insurance S.A. respectively, during the fourth quarter of 2009, (ii) Aristolux Investment Fund Management Company S.A. which was liquidated in March 2010, (iii) Eurobank EFG Telesis Finance Investment Firm S.A. which was merged with Eurobank EFG Equities S.A. in May 2010 and (iv) Kalabokis Tours & Kargo S.A. which was merged by absorption by Eurobank Properties R.E.I.C. in July 2010 (c) Sinda Enterprises Company Limited was consolidated under the equity method for the first time on 30 September 2010.
  - The Bank has been audited by tax authorities up to 2008. b) Of the Group's bank subsidiaries: i) Eurobank EFG Bulgaria A.D., Eurobank EFG Cyprus Ltd and Eurobank EFG Private Bank Luxembourg S.A. have been audited by tax authorities up to 2007, ii) Eurobank EFG a.d. Beograd (Serbia) has been audited by tax authorities up to 2004, and iii) Bancpost S.A. (Romania) has been audited by tax authorities up to 2003. The remaining of the Group's subsidiaries and associates (notes 10 and 11 of the consolidated financial statements), which operate in countries where a statutory tax audit is explicitly stipulated by law, have open tax years from 0 to 8 years.
- The total number of employees as at 30 September 2010 was 9,894 (2009: 10,035) for the Bank and 22,687 (2009: 23,624) for the Group.
- The number of treasury shares held by subsidiaries and associated undertakings of the Bank as at 30 September 2010 was 4,154,380 at a cost of € 40m.
- The related party transactions of the Group are as follows: receivables € 350m., liabilities € 325m., guarantees issued € 272m., guarantees received € 323m., expenses € 10m. and revenues € 8m. The related party transactions of the Bank are as follows: receivables € 30,258m., liabilities € 25,740m., guarantees issued € 13,065m., guarantees received € 323m., expenses € 907m. and revenues € 966m. The transactions of the Group with the key management personnel are as follows: compensation € 7.4m., receivables € 19m., liabilities € 56m., guarantees issued € 0.8m., guarantees received € 0.4m., expenses € 1m. and revenues € 0.5m. The transactions of the Bank with the key management personnel are as follows: compensation € 6.8m., receivables € 11m., liabilities € 42m., guarantees issued € 0.8m., guarantees received € 0.4m., expenses € 0.8m. and revenues € 0.1m.
- Income tax expense includes the amount of € 45m. for the Group and € 24m. for the Bank, being a special one-off tax imposed by law 3845/2010. Further information is provided in notes 5 and 7 of the Bank's and the Group's financial statements respectively.
- The Annual General Meeting on 25 June 2010 approved the distribution of 10% preference dividend for 2009, amounting to € 59m., to the Hellenic Republic.
- In November 2010, the Board of Directors of the Bank and Dias S.A. approved the draft merger agreement for the absorption of Dias S.A. by the Bank. Further information is provided in notes 9 and 11 of the Bank's and the Group's financial statements respectively.

**STATEMENT OF CHANGES IN EQUITY**  
 Amounts in euro million

Bank		Group	
1 Jan- 30 Sep 2010	1 Jan- 30 Sep 2009	1 Jan- 30 Sep 2010	1 Jan- 30 Sep 2009
5,486	3,895	6,314	4,623
(45)	14	72	288
(157)	118	(206)	153
-	-	(10)	(10)
-	940	-	940
(89)	190	(89)	188
-	-	-	(51)
-	290	-	290
1	12	1	12
5,196	5,459	6,082	6,433

**CASH FLOW STATEMENT**  
 Amounts in euro million

Bank		Group	
1 Jan- 30 Sep 2010	1 Jan- 30 Sep 2009	1 Jan- 30 Sep 2010	1 Jan- 30 Sep 2009
2,814	2,321	2,751	2,530
1,005	1,050	(499)	(1,810)
(6,872)	3,504	(2,307)	170
(3,053)	6,875	(55)	890
6	(5)	8	(32)
(3,047)	6,870	(47)	858
26,312	23,849	4,182	5,180
23,265	30,719	4,135	6,038

Athens, 26 November 2010

Efthymios N. Christodoulou  
 I.D. No AB - 049358  
 CHAIRMAN OF THE BOARD OF DIRECTORS

Nicholas C. Nanopoulos  
 I.D. No AE - 586794  
 CHIEF EXECUTIVE OFFICER

Paula N. Hadjiotiropou  
 I.D. No T - 005040  
 CHIEF FINANCIAL OFFICER

Harris V. Kokologiannis  
 I.D. No AH - 609305  
 HEAD OF GROUP FINANCE & CONTROL