

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
 Date of approval of the interim financial statements by BoD: 27 August 2010
 Certified Public Accountant - Auditor: Marios Psaltis

Audit Firm: PricewaterhouseCoopers S.A.
 Auditors' report: Unqualified opinion
 Issue Date of Auditor's report: 30 August 2010

INCOME STATEMENT
 Amounts in Euro million

Bank				Group			
1 Jan- 30 Jun 2010	1 Jan- 30 Jun 2009	1 Apr- 30 Jun 2010	1 Apr- 30 Jun 2009	1 Jan- 30 Jun 2010	1 Jan- 30 Jun 2009	1 Apr- 30 Jun 2010	1 Apr- 30 Jun 2009
704	583	337	309	1,153	1,134	561	590
121	91	61	47	215	197	106	102
-	-	-	-	21	22	10	11
2	2	1	1	17	15	8	8
36	17	22	4	4	6	3	6
11	(29)	-	(39)	20	53	(4)	9
52	38	39	35	70	25	55	8
1	10	1	10	2	24	(2)	17
927	712	461	367	1,502	1,476	737	751
(423)	(436)	(206)	(220)	(702)	(725)	(348)	(363)
504	276	255	147	800	751	389	388
(540)	(366)	(279)	(189)	(682)	(550)	(346)	(287)
-	-	-	-	(2)	2	(3)	2
(36)	(90)	(24)	(42)	116	203	40	103
(2)	17	8	4	(59)	(29)	(4)	(14)
(38)	(73)	(16)	(38)	57	174	36	89
-	-	-	-	7	5	2	1
(38)	(73)	(16)	(38)	50	169	34	88
(14)	(73)	(16)	(38)	95	169	34	88
(0.2098)	0.1379	(0.1004)	(0.0555)	(0.0462)	0.6104	(0.0069)	0.1914
(0.1647)	0.1379	(0.0998)	(0.0555)	0.0367	0.6104	(0.0077)	0.1914

STATEMENT OF COMPREHENSIVE INCOME
 Amounts in Euro million

Bank				Group			
1 Jan- 30 Jun 2010	1 Jan- 30 Jun 2009	1 Apr- 30 Jun 2010	1 Apr- 30 Jun 2009	1 Jan- 30 Jun 2010	1 Jan- 30 Jun 2009	1 Apr- 30 Jun 2010	1 Apr- 30 Jun 2009
(38)	(73)	(16)	(38)	57	174	36	89
(310)	67	(237)	133	(264)	94	(124)	212
1	3	7	(2)	(6)	(30)	(14)	16
(347)	(3)	(246)	93	(213)	238	(102)	317
(347)	(3)	(246)	93	(219)	234	(103)	314
-	-	-	-	6	4	1	3

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 June 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 June 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 company that was fully consolidated for the first time on 30 June 2010 was IMO Property Investments Sofia E.A.D. which started its operations in the second quarter of 2010. Furthermore, the companies that were fully consolidated on 30 June 2010 but not included in the 30 June 2009 consolidation were the established company NEU Property Holdings S.A., as well as the acquired company Tavros Protayi Anaptyxi S.A., (b) On 30 June 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 and (iii) Eurobank EFG Telesis Finance Investment Firm S.A. which was merged with Eurobank EFG Equities S.A. during May 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 June 2010 was 9,938 (2009: 9,970) for the Bank and 22,930 (2009: 23,578) for the Group.
- The number of treasury shares held by subsidiaries and associated undertakings of the Bank as at 30 June 2010 was 3,964,673 at a cost of € 39.5m.
- The related party transactions of the Group are as follows: receivables € 356m., liabilities € 329m., guarantees issued € 272m., guarantees received € 324m., expenses € 9m. and revenues € 7m. The related party transactions of the Bank are as follows: receivables € 45,808m., liabilities € 41,084m., guarantees issued € 14,904m., guarantees received € 324m., expenses € 601m. and revenues € 593m. The transactions of the Group with the key management personnel are as follows: compensation € 5m., receivables € 19m., liabilities € 72m., guarantees issued € 0.8m., guarantees received € 0.2m., expenses € 0.8m. and revenues € 0.3m. The transactions of the Bank with the key management personnel are as follows: compensation € 4.6m., receivables € 11m., liabilities € 58m., guarantees issued € 0.9m., guarantees received € 0.2m., expenses € 0.5m. 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.

BALANCE SHEET
 Amounts in Euro million

Bank		Group	
30 Jun 2010	31 Dec 2009	30 Jun 2010	31 Dec 2009
ASSETS			
1,727	1,731	3,133	3,079
46,660	39,828	5,599	4,784
229	1,842	583	868
2,239	1,460	1,858	1,224
43,613	42,015	56,749	55,837
2,988	2,857	3,182	6,955
2,295	2,428	3,587	3,625
4,829	3,417	8,790	4,663
2,897	2,895	-	-
32	32	41	44
303	318	846	875
62	62	377	377
99	100	715	710
1,070	871	1,407	1,228
109,043	99,856	86,867	84,269
LIABILITIES			
13,474	13,398	1,725	2,258
24,390	17,206	24,471	17,188
3,598	2,151	3,602	2,274
41,717	45,807	43,511	46,808
20,430	15,299	5,726	7,667
372	509	1,819	1,760
103,981	94,370	80,854	77,955
EQUITY			
1,481	1,481	1,480	1,480
1,835	2,264	2,517	2,818
3,316	3,745	3,997	4,298
950	950	950	950
796	791	796	791
5,062	5,486	5,743	6,039
-	-	270	275
5,062	5,486	6,013	6,314
109,043	99,856	86,867	84,269

STATEMENT OF CHANGES IN EQUITY
 Amounts in euro million

Bank		Group	
1 Jan- 30 Jun 2010	1 Jan- 30 Jun 2009	1 Jan- 30 Jun 2010	1 Jan- 30 Jun 2009
5,486	3,895	6,314	4,623
(38)	(73)	57	174
(309)	70	(270)	64
-	-	(11)	(10)
-	940	-	940
(78)	(83)	(78)	(83)
1	7	1	(30)
5,062	4,756	6,013	5,678

CASH FLOW STATEMENT
 Amounts in euro million

Bank		Group	
1 Jan- 30 Jun 2010	1 Jan- 30 Jun 2009	1 Jan- 30 Jun 2010	1 Jan- 30 Jun 2009
(5,692)	7,245	1,696	4,404
(474)	977	(97)	(2,634)
5,049	3,344	(2,145)	(986)
(1,117)	11,566	(546)	784
(2)	(18)	6	(41)
(1,119)	11,548	(540)	743
26,312	23,849	4,182	5,180
25,193	35,397	3,642	5,923

Athens, 27 August 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. Hadjiotiropoulou
 I.D. No T - 035040
 CHIEF FINANCIAL OFFICER

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