



EFG EUROBANK ERGASIAS S.A.
 Company Registration No: 6068/06/B/86/07 - 8 Othonos Street, Athens 105-57
 FINANCIAL DATA AND INFORMATION FOR THE PERIOD
 from 1 January to 31 March 2010
 (as stipulated by the Decision 4/507/28.04.2009 of the Capital Market Commission)

The information listed below is aiming 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 of 31 March 2010 by BoD: 26 May 2010

INCOME STATEMENT
 Amounts in Euro million

Bank			Group	
1 Jan- 31 Mar 2010	1 Jan- 31 Mar 2009		1 Jan- 31 Mar 2010	1 Jan- 31 Mar 2009
367	274	Net interest income	592	544
60	44	Net banking fee and commission income	109	95
-	-	Net insurance income	11	11
1	1	Income from non banking services	9	7
14	13	Dividend income	1	0
11	10	Net trading income	24	44
13	3	Gains less losses from investment securities	15	17
0	0	Other operating income	4	7
466	345	OPERATING INCOME	765	725
(217)	(216)	Operating Expenses	(354)	(362)
249	129	PROFIT FROM OPERATIONS BEFORE IMPAIRMENT LOSSES ON LOANS AND ADVANCES	411	363
(261)	(177)	Impairment losses on loans and advances	(336)	(263)
-	-	Share of results of associates	1	(0)
(12)	(48)	PROFIT/(LOSS) BEFORE TAX	76	100
(10)	13	Income tax	(55)	(15)
(22)	(35)	NET PROFIT/(LOSS) FOR THE PERIOD	21	85
-	-	Net profit for the period attributable to minority interest	5	4
(22)	(35)	NET PROFIT/(LOSS) FOR THE PERIOD ATTRIBUTABLE TO SHAREHOLDERS	16	81
		NET PROFIT/(LOSS) FOR THE PERIOD EXCLUDING SPECIAL TAX CONTRIBUTION	61	81
		Earnings per share		
(0.1075)	(0.0824)	- Basic	(0.0373)	0.1429
		Earnings per share excluding special tax contribution - basic	0.0464	0.1429

BALANCE SHEET
 Amounts in Euro million

Bank			Group	
31 Mar 2010	31 Dec 2009		31 Mar 2010	31 Dec 2009
ASSETS				
1,506	1,731	Cash and balances with central banks	2,609	3,079
42,886	39,828	Loans and advances to banks	5,759	4,784
1,517	1,842	Financial instruments at fair value through profit or loss	763	868
1,600	1,460	Derivative financial instruments	1,327	1,224
43,046	42,015	Loans and advances to customers	56,258	55,837
3,962	2,857	Available-for-sale investment securities	7,632	6,955
2,379	2,428	Held-to-maturity investment securities	3,532	3,625
3,474	3,417	Debt securities lending portfolio	4,684	4,663
2,897	2,895	Investments in subsidiary undertakings	-	-
32	32	Investments in associated undertakings	45	44
314	318	Property, plant and equipment	861	875
62	62	Investment property	377	377
100	100	Intangible assets	716	710
1,015	871	Other assets	1,356	1,228
104,790	99,856	Total assets	85,919	84,269
LIABILITIES				
13,880	13,398	Due to other banks	1,642	2,258
22,883	17,206	Repurchase agreements with banks	21,706	17,188
2,478	2,151	Derivative financial instruments	2,456	2,274
43,745	45,807	Due to customers	44,834	46,808
15,603	15,299	Debt issued and other borrowed funds	6,918	7,667
820	509	Other liabilities	2,175	1,760
99,409	94,370	Total liabilities	79,731	77,955
EQUITY				
1,481	1,481	Ordinary share capital	1,480	1,480
2,149	2,264	Share premium and other reserves	2,687	2,818
3,630	3,745	Ordinary shareholders' equity	4,167	4,298
950	950	Preference shares	950	950
801	791	Hybrid Capital-preferred securities	801	791
5,381	5,486	Ordinary and preferred shareholders' equity	5,918	6,039
-	-	Minority interest	270	275
5,381	5,486	Total	6,188	6,314
104,790	99,856	Total equity and liabilities	85,919	84,269

STATEMENT OF COMPREHENSIVE INCOME
 Amounts in Euro million

Bank			Group	
1 Jan- 31 Mar 2010	1 Jan- 31 Mar 2009		1 Jan- 31 Mar 2010	1 Jan- 31 Mar 2009
(22)	(35)	Net profit/(loss) for the period	21	85
(73)	(66)	IAS 39 revaluation reserve	(140)	(118)
(6)	5	Foreign currency translation	8	(46)
(101)	(96)	Total comprehensive income after tax	(111)	(79)
(101)	(96)	Attributable to:	(116)	(80)
-	-	- Equity holders of the bank	5	1
-	-	- Minority interest		

STATEMENT OF CHANGES IN EQUITY
 Amounts in Euro million

Bank			Group	
1 Jan- 31 Mar 2010	1 Jan- 31 Mar 2009		1 Jan- 31 Mar 2010	1 Jan- 31 Mar 2009
5,486	3,895	Balance at 1st January	6,314	4,623
(22)	(35)	Profit for the period	21	85
(79)	(61)	Other comprehensive income for the period	(132)	(164)
-	-	Dividends distributed by subsidiaries	(10)	(10)
-	-	attributable to minority interest	(10)	(10)
(5)	(63)	Hybrid capital/preferred securities	(5)	(63)
1	2	Other	0	3
5,381	3,738	Balance at 31st March	6,188	4,474

CASH FLOW STATEMENT
 Amounts in Euro million

Bank			Group	
1 Jan- 31 Mar 2010	1 Jan- 31 Mar 2009		1 Jan- 31 Mar 2010	1 Jan- 31 Mar 2009
2,998	4,241	Net cash from/(used in) operating activities	1,294	2,751
(985)	(110)	Net cash from/(used in) investing activities	(521)	(2,113)
296	3,516	Net cash from/(used in) financing activities	(803)	(516)
2,309	7,647	Net increase/(decrease) in cash and cash equivalents	(30)	122
13	(31)	Effect of exchange rate changes on cash and cash equivalents	27	(65)
2,322	7,616	Total cash inflow/(outflow) for the period	(3)	57
26,312	23,849	Cash and cash equivalents at beginning of period	4,182	5,180
28,634	31,465	Cash and cash equivalents at end of period	4,179	5,237

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 31 March 2010, European Financial Group EFG (Luxembourg) S.A. indirectly held 43.1% of the Bank's ordinary shares and voting rights, whilst the EFG Group held in total 44.3%.
- 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 31 March 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. a) The companies that were fully consolidated on 31 March 2010 but not included in the 31 March 2009 consolidation were the established company NEU Property Holdings S.A., as well as the acquired company Tavori Protipi Anaptyxi S.A. (b) On 31 March 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 and (ii) Aristolux Investment Fund Management Company S.A. which was liquidated in March 2010.
- a) The Bank has been audited by tax authorities up to 2008. b) Of the Group's bank subsidiaries: i) Eurobank EFG Bulgaria A.D. has been audited by tax authorities up to 2007, ii) Eurobank EFG Private Bank Luxembourg S.A. and Eurobank EFG a.d. Beograd (Serbia) have been audited by tax authorities up to 2004, 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 9 years.
- The total number of employees as at 31 March 2010 was 10,032 (2009: 10,045) for the Bank and 23,262 (2009: 24,017) for the Group.
- The number of treasury shares held by subsidiaries and associated undertakings of the Bank as at 31 March 2010 was 3,581,377 at a cost of € 37m.
- The related party transactions of the Group are as follows: receivables € 422m., liabilities € 295m., guarantees issued € 271m., guarantees received € 271m., expenses € 3m. and revenues € 3m. The related party transactions of the Bank are as follows: receivables € 41.598m., liabilities € 38.559m., guarantees issued € 16.955m., guarantees received € 271m., expenses € 279m. and revenues € 252m. The transactions of the Group with the key management personnel are as follows: compensation € 2.3m., receivables € 20m., liabilities € 67m., guarantees issued € 1m., guarantees received € 75m., expenses € 0.3m. and revenues € 0.1m. The transactions of the Bank with the key management personnel are as follows: compensation € 2.2m., receivables € 11m., liabilities € 50m., guarantees issued € 1m., guarantees received € 8m., expenses € 0.2m. and revenues € 0.05m.
- 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 the notes 5 and 7 of the Bank's and the Group's Financial Statements respectively.

Athens, 26 May 2010

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