

### EFG EUROBANK ERGASIAS S.A.

### on No: 6068/06/B/86/07 - 8 Othonos Street, Athens 105-57 FINANCIAL DATA AND INFORMATION FOR THE PERIOD

from 1 January to 30 September 2009
(as stipulated by the Decision 4/507/28.04.2009 of the Capital Market Commission)

The financial information listed below is aiming to provide an overview of 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 in accordance with International Financial Reporting Standards (IFRS) are available, before any investement decision or transaction with the Bank is entered into.

COMPANY'S	DATA

Company's website: Date of approval of the interim financial statements by BoD: ww.eurobank.gr

				STATEMENT OF COMPREHENSIVE INCOMI Amounts in Euro million	<b>=</b>			
	Ва	ınk		Amounts in Euro million		Gr	oup	
**		1 Jul-		•		1 Jul-	1 Jul-	
30 Sep 2009	30 Sep 2008	30 Sep 2009			30 Sep 2009	30 Sep 2008	30 Sep 2009	30 Sep 2008
973	1,197	390	389	Net interest income	1,733	1,777	599	621
186	190	95	62	Net banking fee and commission income	306	447	109	138
-	-	-	-	Net insurance income	36	32	14	11
3	3	1	1	Income from non banking services	22	21	7	7
39	106	22	14	Dividend income	8	19	2	4
(11)	(45)	18	19	Net trading income/(loss)	55	(5)	2	-
43	47	5	(19)	Gains less losses from investment securities	68	71	43	1
10	22	-	15	Other operating income	25	33	1	17
1,243	1,520	531	481	OPERATING INCOME	2,253	2,395	777	799
(660)	(693)	(224)	(229)	Operating Expenses	(1,087)	(1,166)	(362)	(390
583	827	307	252	PROFIT FROM OPERATIONS BEFORE	1,166	1,229	415	409
				IMPAIRMENT LOSSES ON LOANS AND ADVANCES				
(582)	(322)	(216)	(110)	Impairment losses on loans and advances	(853)	(413)	(303)	(150
				Share of results of associates	6	(5)	4	
1	505	91	142	PROFIT BEFORE TAX	319	811	116	262
13	(84)	(4)	(27)	Income tax expense	(31)	(143)	(2)	(42
14	421	87	115	PROFIT FOR THE PERIOD (A)	288	668	114	220
				Net profit for the period attributable to minority interest	8	21	3	
				NET PROFIT FOR THE PERIOD				
14	421	87	115	ATTRIBUTABLE TO SHAREHOLDERS	280	647	111	21
117	(349)	50	(97)	IAS 39 revaluation reserve	192	(414)	98	(113
1_	(4)	(2)		Foreign currency translation	(39)	(19)	(9)	50
118	(353)	48	(97)	Other comprehensive income after tax (B)	153	(433)	89	(63
132	68	135	18	Total comprehensive income after tax (A) + (B)	441	235	203	157
				Attributable to:				
_	_	_	_	- Equity holders of the hank	434	216	200	14

## BALANCE SHEET

Bank			Group	
30 Sep 2009	31 Dec 2008		30 Sep 2009	31 Dec 2008
		ASSETS		
979	2,535	Cash and balances with central banks	2,107	4,041
49,311	31,695	Loans and advances to banks	6,605	4,613
2,105		Financial instruments at fair value through profit or loss	864	1,012
1,388	1,659		1,145	1,518
41,248	43,570	Loans and advances to customers (net of provisions)	55,215	55,878
2,351	3,033	Available-for-sale investment securities	6,706	5,289
2,442	2,563	Held-to-maturity investment securities	3,618	3,052
3,352	3,187	Debt securities lending	4,597	3,859
2,860	2,416	Investments in subsidiary undertakings	=	-
32	32	Investments in associated undertakings	46	36
318	342	Property, plant and equipment	854	866
60	57	Investment property	373	365
92	87	Intangible assets	738	731
989	579	Other assets	1,395	942
107,527	93,065	Total assets	84,263	82,202
20,148	15,115	LIABILITIES  Due to other banks	2,245	2,79
15,416	12,548	Repurchase agreements with banks	15,671	15,92
2,062	2,792	Derivative financial instruments	2,163	3,07
46,913	44,467	Due to customers	47,394	45,65
16,909	13,859	Debt issued and other borrowed funds	8,314	8,56
620	389	Other liabilities	2,043	1,564
102,068	89,170	Total liabilities	77,830	77,579
		EQUITY		
1,481	1.379	Share capital	1.480	1.378
2,288	1,811	Share premium and other reserves	2,987	2,209
3,769	3,190	Ordinary shareholders' equity	4,467	3,587
950	-	Preference shares	950	-
740	705	Hybrid capital-Preferred securities	738	70:
5,459	3,895	Ordinary and preferred shareholders' equity	6,155	4,29
	-	Minority interest	278	33
5,459	3,895	Total	6,433	4,623
107,527	93,065	Total equity and liabilities	84,263	82,202

(0.0865)

0.7463

- The Bank's consolidated financial statements, after EFG Group's restructuring on 6 August 2009, are fully consolidated in European Financial Group EFG (Luxembourg) S.A. consolidated financial statements. As at 30 September 2009 European Financial Group EFG (Luxembourg) S.A. indirectly held the 42.9% of the Bank's share capital and is fully controlled by Private Financial Holding Limited. As of 6 August 2009 the latter became the new ultimate parent company of the Bank and indirectly held through its 100% controlled subsidiaries 44.1% of the ordinary shares of the Bank as at 30 September 2009.
- 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.

0.1025

0.2009 - Basic

- Minority interest Earnings per share

- 4. A list of the companies consolidated on 30 September 2009 is mentioned in Notes 9 and 10 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 company that was fully consolidated for the first time on the quarter ended 30 September 2009 was the newly established company NEU Property Holdings Ltd.
- Furthermore, the companies that were fully consolidated on 30 September 2009 but not included in the 30 September 2008 consolidation were the newly established companies Andromeda Leasing I Holdings Ltd, Andromeda Leasing I Plc, Saturn Finance Plc, Themeleion VI Mortgage Finance Plc, Themeleion VI Holdings Limited, Saturn Holdings Limited, Anaptyxi SME II APC Limited, Anaptyxi SME II 2009 - 1 Plc, Anaptyxi SME II Holdings Ltd as well as the acquired company Activa Insurance S.A. b) The acquired company BD Financial Limited, which was consolidated under the equity method on 30 September 2009, was not included in the 30 September 2008 consolidation
- 5. a) The Bank has been audited by tax authorities up to 2005. 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 9 and 10 of the consolidated financial state which operate in countries where a statutory tax audit is explicitly stipulated by law, have open tax years from 0 to 8 years.
- 6. The total number of employees as at 30 September 2009 was 10,035 (2008: 10,023) for the Bank and 23,624 (2008: 24,677) for the Group.
- 7. The number of treasury shares held by subsidiaries and associated undertakings of the Bank as at 30 September 2009 was 1,058,305 at a cost of € 17m. On September 10, 2009 the Bank sold to international investors, through a private placement, all of the 26.3 million treasury shares held under special scheme, representing 4.87% of the Bank's issued common voting shares at € 9.55 per share.
- 8. The related party transactions of the Group are as follows: receivables € 479m., liabilities € 509m., guarantees issued € 394m., guarantees received € 409m., exp and revenues € 15m. The related party transactions of the Bank are as follows: receivables € 46,381m., liabilities € 44,463m., guarantees issued € 12,460m. guarantees received € 407m., expenses € 992m. and revenues € 914m. The transactions of the Group with the key management personnel are as follows: compensation € 7.5m., receivables € 17m., liabilities € 62m., guarantees issued € 2m., guarantees received € 83m., expenses € 2m. and revenues € 0.4m. The transactions of the Bank with the key management personnel are as follows: compensation € 7.1m., receivables € 8m., liabilities € 46m., guarantees issued € 2m., guarantees received € 20m., expenses € 0.9m. and revenues € 0.1m.
- 9. On 12 January 2009 the Extraordinary General Meeting approved the issue of 345,500,000 non-voting, non-listed, non-transferable, tax deductible, non-cumulative 10% preference shares, with nominal value € 2.75 each, under Law 3723/2008 "Greek Economy Liquidity Support Program", to be subscribed to and fully paid by the Greek State. The proceeds of the issue total € 950 million and the transaction was completed on 21 May 2009. Further information is available in Notes 11 and 13 of the condensed interim Bank's and consolidated financial statements respectively.
- 10. The Annual General Meeting at its meeting of 19 June 2009 decided, in compliance with laws 3723/2008 and 3756/2009, the distribution of dividend in the form of free shares at a ratio of 2 new shares for every 98 held (net of tax).
- On 29 July 2009 the Group through its Special Purpo Group.

### STATEMENT OF CHANGES IN EQUITY

		Amounts in euro million		
Bank			Gro	up
1 Jan- 30 Sep 2009	1 Jan - 30 Sep 2008		1 Jan- 30 Sep 2009	1 Jan - 30 Sep 2008
3,895	4,687	Balance at 1st January	4,623	5,359
14	421	Profit for the period	288	668
118	(353)	Other comprehensive income for the period	153	(433)
(3)	(233)	Dividends distributed	(3)	(233)
940	-	Issue of preference shares, net of expenses	940	-
190	(56)	Hybrid capital/preferred securities	188	(56)
		Acquisitions/Changes in participating interests		
-	-	in subsidiary and associated undertakings	(51)	(8)
290	(280)	(Purchase)/Sale of treasury shares	290	(277)
15	42	Other	5	38
5,459	4,228	Balance at 30th September	6,433	5,058

# CASH FLOW STATEMENT

Bank			Group	
1 Jan- 30 Sep 2009	1 Jan - 30 Sep 2008		1 Jan- 30 Sep 2009	1 Jan - 30 Sep 2008
2,316	4,528	Net cash from/(used in) operating activities	2,530	2,512
1,050	(1,212)	Net cash from/(used in) investing activities	(1,810)	(1,208)
3,504	2,784	Net cash from/(used in) financing activities	170	(1,564)
6,870	6,100	Net increase/(decrease) in cash and cash equivalents Effect of exchange rate changes	890	(260)
-	=	on cash and cash equivalents	(32)	(14)
6,870	6,100	Total cash inflow/(outflow) for the period	858	(274)
23,849	13,025	Cash and cash equivalents at beginning of period	5,180	4,690
30,719	19,125	Cash and cash equivalents at end of period	6,038	4,416

Athens, 23 November 2009

Xenophon C. Nickitas I.D. No O - 914611 CHAIRMAN OF THE BOARD OF DIRECTORS

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

0.4315

1.1772

0.1494

0.3860

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

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