



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 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 investment decision or transaction with the Bank is entered into.

COMPANY'S DATA
 Company's website: www.eurobank.gr
 Date of approval of the interim financial statements by BoD: 23 November 2009

STATEMENT OF COMPREHENSIVE INCOME
 Amounts in Euro million

Bank				Group			
1 Jan- 30 Sep 2009	1 Jan- 30 Sep 2008	1 Jul- 30 Sep 2009	1 Jul- 30 Sep 2008	1 Jan- 30 Sep 2009	1 Jan- 30 Sep 2008	1 Jul- 30 Sep 2009	1 Jul- 30 Sep 2008
973	1,197	390	389	1,733	1,777	599	621
186	190	95	62	306	447	109	138
-	-	-	-	36	32	14	11
3	3	1	1	22	21	7	7
39	106	22	14	8	19	2	4
(11)	(45)	18	19	55	(5)	2	-
43	47	5	(19)	68	71	43	1
10	22	-	15	25	33	1	17
1,243	1,520	531	481	2,253	2,395	777	799
(660)	(693)	(224)	(229)	(1,087)	(1,166)	(362)	(390)
583	827	307	252	1,166	1,229	415	409
(582)	(322)	(216)	(110)	(853)	(413)	(303)	(150)
-	-	-	-	6	(5)	4	3
1	505	91	142	319	811	116	262
13	(84)	(4)	(27)	(31)	(143)	(2)	(42)
14	421	87	115	288	668	114	220
-	-	-	-	8	21	3	9
14	421	87	115	280	647	111	211
117	(349)	50	(97)	192	(414)	98	(113)
1	(4)	(2)	-	(39)	(19)	(9)	50
118	(353)	48	(97)	153	(433)	89	(63)
132	68	135	18	441	235	203	157
-	-	-	-	434	216	200	149
-	-	-	-	7	19	3	8
(0.0865)	0.7463	0.1025	0.2009	0.4315	1.1772	0.1494	0.3860

Notes:

- 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.
- 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.
 - 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.
- 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 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 2009 was 10,035 (2008: 10,023) for the Bank and 23,624 (2008: 24,677) for the Group.
- 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.
- The related party transactions of the Group are as follows: receivables € 479m., liabilities € 509m., guarantees issued € 394m., guarantees received € 409m., expenses € 9m. 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.
- 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.
- 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 Purpose Entity, EFG Hellas Funding Limited, issued € 300 million preferred securities which represent Tier 1 Capital for the Group.

BALANCE SHEET
 Amounts in Euro million

Bank		Group	
30 Sep 2009	31 Dec 2008	30 Sep 2009	31 Dec 2008
979	2,535	2,107	4,041
49,311	31,895	6,605	4,613
2,105	1,310	864	1,012
1,388	1,659	1,145	1,518
41,248	43,570	55,215	55,878
2,351	3,033	6,706	5,289
2,442	2,563	3,618	3,052
3,352	3,187	4,597	3,859
2,860	2,416	-	-
32	32	46	36
318	342	854	866
60	57	373	365
92	87	738	731
989	579	1,395	942
107,527	93,065	84,263	82,202
ASSETS			
2,535	2,535	2,107	4,041
31,895	31,895	6,605	4,613
1,310	1,310	864	1,012
1,659	1,659	1,145	1,518
43,570	43,570	55,215	55,878
3,033	3,033	6,706	5,289
2,563	2,563	3,618	3,052
3,187	3,187	4,597	3,859
2,416	2,416	-	-
32	32	46	36
342	342	854	866
57	57	373	365
87	87	738	731
579	579	1,395	942
93,065	93,065	84,263	82,202
LIABILITIES			
15,115	15,115	2,245	2,792
12,548	12,548	15,671	15,925
2,792	2,792	2,163	3,077
44,467	44,467	47,394	45,656
13,859	13,859	8,314	8,565
389	389	2,943	1,564
89,170	89,170	77,830	77,579
EQUITY			
1,379	1,379	1,480	1,378
1,811	1,811	2,987	2,209
3,190	3,190	4,467	3,587
-	-	950	-
705	705	738	705
3,895	3,895	6,155	4,292
-	-	278	331
3,895	3,895	6,433	4,623
93,065	93,065	84,263	82,202

STATEMENT OF CHANGES IN EQUITY
 Amounts in euro million

Bank		Group	
1 Jan- 30 Sep 2009	1 Jan- 30 Sep 2008	1 Jan- 30 Sep 2009	1 Jan- 30 Sep 2008
3,895	4,687	4,623	5,359
14	421	288	668
118	(353)	153	(433)
(3)	(233)	(3)	(233)
940	-	940	-
190	(56)	188	(56)
-	-	(51)	(8)
290	(280)	290	(277)
15	42	5	38
5,459	4,228	6,433	5,058

CASH FLOW STATEMENT
 Amounts in euro million

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	2,530	2,512
1,050	(1,212)	(1,810)	(1,208)
3,504	2,784	170	(1,564)
6,870	6,100	890	(260)
-	-	(32)	(14)
6,870	6,100	858	(274)
23,849	13,025	5,180	4,690
30,719	19,125	6,038	4,416

Athens, 23 November 2009

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 CHAIRMAN OF THE BOARD OF DIRECTORS

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 CHIEF EXECUTIVE OFFICER

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