



EFG EUROBANK ERGASIAS S.A.
 Company Registration No: 6068/06/B/07 - 8 Othonos Street, Athens 105-57
FINANCIAL DATA AND INFORMATION FOR THE PERIOD
 from 1 January to 30 June 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: 26 August 2009
 Certified Public Accountant - Auditor: Marios Psallis

Audit Firm: PricewaterhouseCoopers S.A.
 Auditors' report: Unqualified opinion - matter of emphasis
 Issue Date of Auditor's report: 27 August 2009

STATEMENT OF COMPREHENSIVE INCOME
 Amounts in Euro million

Bank				Group			
1 Jan- 30 Jun 2009	1 Jan- 30 Jun 2008	1 Apr- 30 Jun 2009	1 Apr- 30 Jun 2008	1 Jan- 30 Jun 2009	1 Jan- 30 Jun 2008	1 Apr- 30 Jun 2009	1 Apr- 30 Jun 2008
583	808	309	400	1,134	1,156	590	590
91	128	47	70	197	309	102	160
-	-	-	-	22	21	11	9
2	2	1	1	15	14	8	7
17	92	4	8	6	15	6	11
(29)	(64)	(39)	16	53	(5)	9	(1)
38	66	35	29	25	70	8	30
10	7	10	(4)	24	16	17	4
712	1,039	367	520	1,476	1,596	751	810
(436)	(464)	(220)	(238)	(725)	(776)	(363)	(401)
276	575	147	282	751	820	388	409
(366)	(212)	(189)	(112)	(550)	(263)	(287)	(136)
-	-	-	-	2	(8)	2	(0)
(90)	363	(42)	170	203	549	103	273
17	(57)	4	(36)	(29)	(101)	(14)	(45)
(73)	306	(38)	134	174	448	89	228
-	-	-	-	5	12	1	7
(73)	306	(38)	134	169	436	88	221
67	(252)	133	(65)	94	(301)	212	(89)
3	(4)	(2)	(3)	(30)	(69)	16	47
70	(256)	131	(68)	64	(370)	228	(42)
(3)	50	93	66	238	78	317	186
-	-	-	-	234	67	314	176
-	-	-	-	4	11	3	10
-0.1901	0.5448	-0.1076	0.2389	0.2821	0.7911	0.1392	0.4027

BALANCE SHEET
 Amounts in Euro million

Bank		Group	
30 Jun 2009	31 Dec 2008	30 Jun 2009	31 Dec 2008
2,894	2,535	4,221	4,041
47,780	31,695	4,333	4,613
1,996	1,310	873	1,012
1,415	1,859	1,216	1,518
41,750	43,570	55,014	55,878
2,220	3,033	7,334	5,289
2,471	2,563	3,677	3,052
3,371	3,187	4,627	3,859
2,839	2,416	-	-
32	32	45	36
325	342	866	866
57	57	323	365
90	87	734	731
756	579	1,191	942
107,996	93,065	84,454	82,202
21,592	15,115	2,220	2,792
15,949	12,548	17,671	15,925
2,182	2,792	2,277	3,077
45,831	44,467	47,034	45,656
17,250	13,859	7,809	8,565
436	389	1,765	1,564
103,240	89,170	78,776	77,579
1,409	1,379	1,408	1,378
1,929	1,811	2,564	2,209
3,338	3,190	3,972	3,587
950	-	950	-
468	705	468	705
4,756	3,895	5,390	4,292
-	-	288	331
4,756	3,895	5,678	4,623
107,996	93,065	84,454	82,202

Notes:

- The Bank's consolidated financial statements as at 30.06.2009 are fully consolidated in EFG Bank European Financial Group's Consolidated Financial Statements. EFG Bank European Financial Group is incorporated in Geneva, Switzerland, and until 06.08.2009 indirectly held the 44.1% of the Bank's share capital. As of the abovementioned date the Private Financial Holding Limited, a company member of the same Group of companies, became the new ultimate parent company of the Bank and now holds all of the above indirect participation (44.1%).
- 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 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.
 - There are no companies that were fully consolidated for the first time on the quarter ended 30.06.2009. Furthermore, the companies that were fully consolidated on 30.06.2009 but not included in the 30.06.2008 consolidation were the newly established companies LLC EFG Property Services Ukraine, Andromeda Leasing I Holdings LTD, Andromeda Leasing I Plc, Saturn Finance Plc, Themeleon VI Mortgage Finance Plc, Themeleon 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 companies Seferco Development S.A. and Activa Insurance S.A.. b) From the companies that were fully consolidated on 30.06.2008 participation in GFM Levant Capital S.A. was disposed of in the quarter ended 30.09.2008.
- 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 1 to 8 years.
- The total number of employees as at 30.06.2009 was 9,970 (2008: 9,876) for the Bank and 23,578 (2008: 24,415) for the Group.
- The number of treasury shares held by the Bank, its subsidiaries and associated undertakings as at 30.06.2009 was 28,439,507 at a cost of € 444m. The Bank held 26,253,489 treasury shares at a cost of € 419m.
- The related party transactions of the Group are as follows: receivables € 471m., liabilities € 472m., guarantees issued € 384m., guarantees received € 409m., expenses € 6m. and revenues € 9m. The related party transactions of the Bank are as follows: receivables € 46,609m., liabilities € 44,557m., guarantees issued € 11,652m., guarantees received € 409m., expenses € 734m. and revenues € 586m. The transactions of the Group with the key management personnel are as follows: compensation € 4.9m., receivables € 29m., liabilities € 60m., guarantees issued € 1m., guarantees received € 93m., expenses € 1m. and revenues € 0.2m. The transactions of the Bank with the key management personnel are as follows: compensation € 4.9m., receivables € 8m., liabilities € 43m., guarantees issued € 1m., guarantees received € 33m., expenses € 0.7m. 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. The emphasis of matter in the Auditors' report refers to prospective amendments in the terms of the issue of preference shares mentioned above.
- 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).

STATEMENT OF CHANGES IN EQUITY
 Amounts in euro million

Bank		Group	
1 Jan- 30 Jun 2009	1 Jan- 30 Jun 2008	1 Jan- 30 Jun 2009	1 Jan- 30 Jun 2008
3,895	4,687	4,623	5,359
(73)	306	174	448
70	(256)	64	(370)
(2)	(233)	(2)	(233)
940	-	940	-
(83)	(53)	(83)	(53)
-	-	(37)	2
(2)	(201)	(2)	(196)
11	37	1	31
4,756	4,287	5,678	4,988

CASH FLOW STATEMENT
 Amounts in euro million

Bank		Group	
1 Jan- 30 Jun 2009	1 Jan- 30 Jun 2008	1 Jan- 30 Jun 2009	1 Jan- 30 Jun 2008
7,227	3,702	4,404	1,401
977	(1,094)	(2,643)	(993)
3,344	391	(977)	(717)
11,548	2,999	784	(309)
-	-	(41)	(19)
11,548	2,999	743	(328)
23,849	13,025	5,180	4,690
35,397	16,024	5,923	4,362

Athens, 26 August 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

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

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