

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 (www.eurobank.gr) 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.

BALANCE SHEET

Amounts in Euro million

Bank		Group	
30 Sep 2008	31 Dec 2007	30 Sep 2008	31 Dec 2007
ASSETS			
1,694	1,259	3,170	2,732
23,418	16,545	4,366	4,577
892	485	869	960
1,135	797	1,053	738
42,876	37,235	55,304	45,638
8,280	9,355	9,542	10,477
1,071	-	1,600	618
439	-	439	-
2,328	1,810	-	-
32	27	36	46
342	331	886	810
73	75	390	310
79	65	709	735
499	288	1,024	748
83,158	68,272	79,388	68,389
LIABILITIES			
10,735	5,539	3,084	2,012
9,671	9,761	11,758	10,754
1,213	935	1,395	1,050
45,638	38,939	46,120	36,151
11,295	7,919	10,342	11,238
378	492	1,631	1,825
78,930	63,585	74,330	63,030
EQUITY			
1,397	1,434	1,395	1,432
1,148	1,340	1,136	1,325
945	1,136	1,446	1,495
3,490	3,910	3,977	4,252
738	777	738	777
4,228	4,687	4,715	5,029
-	-	343	330
4,228	4,687	5,058	5,359
83,158	68,272	79,388	68,389

COMPANY'S DATA

Company's website: www.eurobank.gr
Date of approval of the interim financial statements by BoD: 29 October 2008

STATEMENT OF CHANGES IN EQUITY

Amounts in Euro million

Bank		Group	
1 Jan - 30 Sep 2008	1 Jan - 30 Sep 2007	1 Jan - 30 Sep 2008	1 Jan - 30 Sep 2007
4,687	3,162	5,359	3,624
10	(8)	10	(8)
(182)	(44)	(181)	(56)
(177)	13	(243)	5
(4)	-	(19)	32
421	607	668	644
-	1,213	-	1,213
(233)	(214)	(233)	(214)
(56)	(25)	(56)	(25)
(280)	183	(277)	181
42	32	30	9
4,228	4,919	5,058	5,405

CASH FLOW STATEMENT

Amounts in Euro million

Bank		Group	
1 Jan - 30 Sep 2008	1 Jan - 30 Sep 2007	1 Jan - 30 Sep 2008	1 Jan - 30 Sep 2007
4,528	936	2,512	(3,169)
(1,212)	964	(1,213)	669
2,784	1,615	(1,559)	4,062
6,100	3,515	(260)	1,562
-	-	(14)	4
6,100	3,515	(274)	1,566
13,025	4,835	4,690	3,563
19,125	8,350	4,416	5,129

INCOME STATEMENT

Amounts in Euro million

Bank				Group			
1 Jan - 30 Sep 2008	1 Jan - 30 Sep 2007	1 Jul - 30 Sep 2008	1 Jul - 30 Sep 2007	1 Jan - 30 Sep 2008	1 Jan - 30 Sep 2007	1 Jul - 30 Sep 2008	1 Jul - 30 Sep 2007
1,197	1,081	389	380	1,777	1,444	621	517
190	169	62	56	447	409	138	145
-	-	-	-	32	40	11	13
3	4	1	2	21	15	7	5
106	159	14	2	19	12	4	2
(45)	63	19	31	(5)	41	-	19
47	70	(19)	10	71	78	1	11
22	9	15	1	33	14	17	2
1,520	1,555	481	482	2,395	2,053	799	714
(380)	(329)	(127)	(116)	(633)	(520)	(216)	(183)
(263)	(218)	(86)	(73)	(444)	(363)	(145)	(122)
(50)	(43)	(16)	(15)	(89)	(83)	(29)	(27)
(322)	(252)	(110)	(87)	(413)	(296)	(150)	(110)
505	713	142	191	816	791	259	272
-	-	-	-	(5)	8	3	4
505	713	142	191	811	799	262	276
(84)	(106)	(27)	(38)	(143)	(155)	(42)	(56)
421	607	115	153	668	644	220	220
-	-	-	-	21	11	9	4
421	607	115	153	647	633	211	216
421	592	115	148	647	618	211	211
0.7622	1.2183	0.2053	0.2995	1.2024	1.2723	0.3943	0.4300
0.7602	1.2125	0.2048	0.2981	1.1992	1.2663	0.3935	0.4277

Notes:

- The Bank's consolidated financial statements are fully consolidated in EFG Bank European Financial Group's Consolidated Financial Statements. EFG Bank European Financial Group is incorporated in Geneva, Switzerland, and indirectly controls 42% of the Bank's ordinary shares.
- 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 Group's Financial Statements.
- The Group and the Bank have applied the amendments to IAS 39 and IFRS 7, issued in October 2008 with effective date 01.07.2008, as explicitly described in Notes 7 and 9 of the Bank's and consolidated condensed interim financial statements respectively.
- A list of the companies consolidated on 30 September 2008 is mentioned in Notes 10 and 11 of the condensed consolidated interim 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 companies that were fully consolidated for the first time on 30.09.2008 were the newly established LLC EFG Property Services Ukraine and EFG New Europe Funding II BV as well as the acquired company Seferco Development S.A. Furthermore, the companies that were fully consolidated on 30.09.2008 but not included in the 30.09.2007 consolidation were the newly established companies EFG Business Services D.o.o. Beograd, EFG Property Services Polska Sp. z o.o., EFG Asset Fin d.o.o. Beograd, EFG Securities Bulgaria E.A.D., EFG Leasing Poland Sp z o.o., Eurobank EFG Cyprus LTD, EFG Hellas II (Cayman Islands) Ltd, Anaptyxi SME I Holdings Ltd, Anaptyxi SME I PLC, Themeleon V Mortgage Finance PLC, Themeleon V Holdings Limited, Daneion 2007 - 1 PLC, Daneion APC Ltd and Daneion Holdings Ltd as well as the acquired companies Prospera Securities a.d. Beograd, Retail Development S.A. and Kalabokis Tours & Cargo S.A. From the companies that were fully consolidated on 30.09.2007 i) DZI Bank A.D. and Accentis S.A. have been absorbed by Eurobank EFG Bulgaria A.D. (formerly Bulgaria Post Bank A.D.) and Eurobank EFG Telesis Finance Inv. Firm S.A. respectively in the quarter ended 31.12.2007 and ii) Group's participation in GFM Levant Capital Cayman Ltd was disposed of in the quarter ended 30.09.2008.
 - From the companies that are consolidated under the equity method, Sofitel Athens Airport S.A. is no longer consolidated due to its disposal in the quarter ended 31.12.2007.
- The Annual General Meeting of Shareholders on 8 April 2008 approved a total dividend in respect of 2007 of € 0.82 per share.
- a) The Bank has been audited by tax authorities up to 2005. b) Of the Group's bank subsidiaries: i) Eurobank EFG Bulgaria has been audited by tax authorities up to 2007, ii) EFG Private Bank (Luxembourg) S.A. and Eurobank EFG Stedionica 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 to the Group's accounts), 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 30.09.2008 was 10,023 (2007: 9,056) for the Bank and 24,677 (2007: 21,638) for the Group.
- The number of treasury shares held by the Bank, its subsidiary and associated undertakings is 20,663,980 at a cost of € 382m. The Bank holds 19,741,825 treasury shares at a cost of € 363m.
- The related party transactions of the Group are as follows: receivables € 132m., liabilities € 336m., letters of guarantee issued € 390m., letters of guarantee received € 409m., expenses € 16m. and revenues € 9m. The related party transactions of the Bank are as follows: receivables € 22,234m., liabilities € 31,130m., letters of guarantee issued € 17,212m., letters of guarantee received € 407m., expenses € 1,008m. and revenues € 946m. The transactions of the Group and the Bank with the key management personnel are as follows: compensation € 13.2m., receivables and guarantees € 17m., liabilities € 52m. and € 18m. respectively, expenses € 1.6m. and € 0.6m. respectively and revenues € 0.5m.
- The accounting policies in the Bank's and consolidated interim financial statements are consistent with those in the published annual financial statements for the year ended 31 December 2007.

⁽¹⁾ Including the corresponding tax on equities' and derivatives' gains (L. 3634/2008) for the financial year 2007

Athens, 29 October 2008

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