

**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 2008  
 (as stipulated by the Decision 6/448/11.10.2007 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 ([www.eurobank.gr](http://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.

Bank		Group	
31 Mar 2008	31 Dec 2007	31 Mar 2008	31 Dec 2007
<b>BALANCE SHEET</b> Amounts in Euro million			
<b>ASSETS</b>			
1,242	1,259	2,847	2,732
18,918	16,545	4,878	4,577
1,091	485	756	960
976	797	856	738
39,474	37,235	49,075	46,638
8,568	9,355	9,632	10,477
833	-	1,317	618
1,858	1,810	-	-
28	27	38	46
330	331	807	810
74	75	337	310
65	65	688	735
413	268	1,004	748
<b>73,870</b>	<b>68,272</b>	<b>72,235</b>	<b>68,389</b>
<b>LIABILITIES</b>			
7,148	5,539	2,106	2,012
9,011	9,761	10,629	10,754
1,144	935	1,354	1,050
42,500	38,939	39,105	36,151
8,841	7,919	11,757	11,236
722	492	2,201	1,825
<b>69,366</b>	<b>63,585</b>	<b>67,152</b>	<b>63,030</b>
<b>EQUITY</b>			
1,414	1,434	1,413	1,432
1,218	1,340	1,208	1,340
1,112	1,136	1,377	1,485
3,744	3,910	3,996	4,252
760	777	760	777
4,504	4,687	4,758	5,028
4,504	4,687	325	330
<b>73,870</b>	<b>68,272</b>	<b>5,083</b>	<b>5,359</b>
<b>Total equity and liabilities</b>			
		<b>72,235</b>	<b>68,389</b>

Bank		Group	
1 Jan - 31 Mar 2008	1 Jan - 31 Mar 2007	1 Jan - 31 Mar 2008	1 Jan - 31 Mar 2007
<b>INCOME STATEMENT</b> Amounts in Euro million			
408	343	566	445
58	58	149	126
1	1	12	14
84	7	7	5
(80)	14	(4)	17
11	34	(4)	38
31	1	12	3
<b>519</b>	<b>458</b>	<b>786</b>	<b>650</b>
(126)	(104)	(202)	(161)
(82)	(69)	(140)	(113)
(18)	(13)	(33)	(27)
(100)	(82)	(127)	(91)
<b>193</b>	<b>190</b>	<b>284</b>	<b>258</b>
-	-	(8)	1
<b>193</b>	<b>190</b>	<b>276</b>	<b>259</b>
(21)	(39)	(56)	(52)
<b>172</b>	<b>151</b>	<b>220</b>	<b>207</b>
-	-	5	3
<b>172</b>	<b>151</b>	<b>215</b>	<b>204</b>
<b>Earnings per share attributable to ordinary shareholders of the Bank</b>			
<b>Euro</b>	<b>Euro</b>	<b>Euro</b>	<b>Euro</b>
0.31	0.30	0.40	0.41
0.31	0.30	0.40	0.41

**Notes**

- The Bank has been audited by tax authorities up to 2005.
- The Bank's consolidated financial statements are included 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 provisions of the Group are as follows: litigation and operational risk € 40m, and other provisions € 55m. For the Bank, provisions for litigation and operational risk are € 32m, and other provisions € 47m.
- The total number of employees as at 31.03.2008 was 9,499 (2007: 8,319) for the Bank and 23,324 (2007: 20,532) for the Group.
- The number of own shares held by the Bank, its subsidiary and associated undertakings is 11,473,964 at a cost of € 242m.
- The related party transactions of the Group are as follows: receivables € 223m., liabilities € 483m., letters of guarantee issued € 388m., letters of guarantee received € 411m., expenses € 6m. and revenues € 3m. The related party transactions of the Bank are as follows: receivables € 17,842m., liabilities € 27,961m., letters of guarantee issued € 18,105m., letters of guarantee received € 407m., expenses € 307m. and revenues € 317m. The key management personnel transactions are the following: receivables € 19m., liabilities € 59m., compensation € 4.4m., expenses € 0.5m. and revenues € 0.3m.

Bank		Group	
1 Jan - 31 Mar 2008	1 Jan - 31 Mar 2007	1 Jan - 31 Mar 2008	1 Jan - 31 Mar 2007
<b>CASH FLOW STATEMENT</b> Amounts in Euro million			
469	485	(124)	(926)
(235)	116	(238)	(207)
751	(129)	335	1,289
985	472	(27)	156
-	-	(43)	(3)
985	472	(70)	153
13,025	4,835	4,690	3,563
14,010	5,307	4,620	3,716

Bank		Group	
1 Jan - 31 Mar 2008	1 Jan - 31 Mar 2007	1 Jan - 31 Mar 2008	1 Jan - 31 Mar 2007
<b>STATEMENT OF CHANGES IN EQUITY</b> Amounts in Euro million			
4,687	3,162	5,359	3,624
(17)	0	(17)	0
(73)	3	(82)	(3)
(97)	5	(113)	5
(1)	-	(1)	(8)
172	151	220	207
(17)	(1)	(17)	(1)
(11)	(16)	(11)	(16)
(142)	166	(137)	168
3	2	3	(16)
<b>4,504</b>	<b>3,472</b>	<b>5,083</b>	<b>3,956</b>

Name and country of incorporation	Holding (%)	Unaudited Tax Years
1. EFG Securities Bulgaria E.A.D. (Bulgaria)	100	-
2. Eurobank EFG Bulgaria A.D. (Bulgaria)	100	2003 - 2007
3. Bulgarian Retail Services A.D. (Bulgaria)	100	2003 - 2007
4. EFG Auto leasing E.O.O.D. (Bulgaria)	100	2005 - 2007
5. EFG Leasing E.A.D. (Bulgaria)	100	2005 - 2007
6. EFG Property Services Sofia A.D. (Bulgaria)	100	2007
7. EFG Hellas (Cayman Islands) Ltd. (Cayman Islands)	100	-
8. EFG Hellas II (Cayman Islands) Ltd. (Cayman Islands)	100	-
9. GFM Levant Capital (Cayman) Ltd. (Cayman Islands)	73	-
10. Barberis Investments Limited (Guernsey, Channel Islands)	100	-
11. EFG Hellas Funding Limited (Channel Islands)	100	-
12. CEH Balkan Holdings Ltd. (Cyprus)	100	2002 - 2007
13. Eurocredit Retail Services Ltd. (Cyprus)	100	2003 - 2007
14. Eurobank EFG Cyprus Ltd. (Cyprus)	100	-
15. Eurobank Fin and Rent S.A. (Greece)	100	2003 - 2007
16. Be-Business Exchanges S.A. (Greece)	97	2002 - 2007
17. EFG Business Services S.A. (Greece)	100	2007
18. EFG Eurobank Asset Management S.A. (Greece)	100	2007
19. Eurobank Cards S.A. (Greece)	100	2005 - 2007
20. EFG Eurobank Ergasias Leasing S.A. (Greece)	100	2003 - 2007
21. EFG Eurobank Securities S.A. (Greece)	100	2003 - 2007
22. EFG Eurobank General Insurance S.A. (Greece)	100	2002 - 2007
23. EFG Eurobank Life Insurance S.A. (Greece)	100	2001 - 2007
24. EFG Factors S.A. (Greece)	100	2005 - 2007
25. EFG Insurance Services S.A. (Greece)	100	2003 - 2007
26. EFG Internet Services S.A. (Greece)	100	2002 - 2007
27. EFG Mutual Funds Management Company S.A. (Greece)	100	2003 - 2007
28. EFG Teleplus Finance S.A. (Greece)	100	2007
29. Eurobank Properties R.E.I.C. (Greece)	55	2005 - 2007
30. Eurobank Property Services S.A. (Greece)	100	2005 - 2007
31. Global Fund Management S.A. (Greece)	72	2007
32. OPEN 24 S.A. (Greece)	100	2003 - 2007
33. Best Direct S.A. (Greece)	100	2005 - 2007
34. Financial Planning Services S.A. (Greece)	100	2007
35. Kalabokis Tours & Cargo S.A. (Greece)	55	2007
36. Aristolux Investment Fund Management Company S.A. (Luxembourg)	100	2007
37. EFG Private Bank (Luxembourg) S.A. (Luxembourg)	100	2003 - 2007
38. Eurobank EFG Fund Management Company (Luxembourg) S.A. (Luxembourg)	100	-
39. Eurobank EFG Holding (Luxembourg) S.A. (Luxembourg)	100	-
40. EFG Property Services Polska Sp. z o.o. (Poland)	100	-
41. EFG Leasing Poland Sp. z o.o. (Poland)	100	-
42. Polbank Dystrybucja Sp. z o.o. (Poland)	100	-
43. Bancpost S.A. (Romania)	78	2004 - 2007
44. EFG Eurobank Securities S.A. (Romania)	100	2002 - 2007
45. EFG Eurobank Finance S.A. (Romania)	100	2005 - 2007
46. EFG Leasing IFN S.A. (Romania)	100	2007
47. EFG Eurobank Mutual Funds Management Romania S.A.I. S.A. (Romania)	96	2005 - 2007
48. EFG Eurobank Property Services S.A. (Romania)	80	2005 - 2007
49. EFG Retail Services IFN S.A. (Romania)	100	2007
50. EFG IT Shared Services S.A. (Romania)	100	2007
51. S.C. EFG Eurobank Asigurari de viata S.A. (Romania)	100	2007
52. S.C. EFG Eurobank Asigurari Generale S.A. (Romania)	100	2007
53. Eliade Tower S.A. (Romania)	55	2006 - 2007
54. Bancpost Fond de Pensii S.A. (Romania)	78	2007
55. Prospera Securities s.d. Beograd (Serbia)	80	2003 - 2007
56. Eurobank EFG Stedionica A.D. Beograd (Serbia)	100	2005 - 2007
57. EFG Property Services d.o.o. Beograd (Serbia)	80	2005 - 2007
58. EFG Retail Services A.D. Beograd (Serbia)	100	2004 - 2007
59. EFG Leasing A.D. Beograd (Serbia)	100	2006 - 2007
60. Reco Real Property A.D. (Serbia)	55	2007
61. EFG Asset Fin d.o.o. Beograd (Serbia)	100	-
62. EFG Istanbul Holding A.S. (Turkey)	100	-
63. EFG Istanbul Menkul Değerler A.Ş. (Turkey)	98	-
64. Eurobank Tekefen A.Ş. (Turkey)	98	-
65. Tekefen Finansal Kiralama A.Ş. (Turkey)	98	-
66. Eurobank EFG Ukraine Distribution LLC (Ukraine)	100	-
67. O.J.S.C. Universal Bank (Ukraine)	100	2006 - 2007
68. EFG New Europe Funding B.V. (Netherlands)	100	-
69. EFG New Europe Holding B.V. (Netherlands)	100	2007
70. EFG Hellas PLC (United Kingdom)	100	-
71. Daneion 2007 - 1 PLC (United Kingdom)	-	-
72. Daneion APC Ltd. (United Kingdom)	-	-
73. Daneion Holdings Ltd. (United Kingdom)	-	-
74. Karta 2005-1 PLC (United Kingdom)	-	-
75. Karta APC Ltd. (United Kingdom)	-	-
76. Karta Holdings Ltd. (United Kingdom)	-	-
77. Karta LNI 1 Ltd. (United Kingdom)	-	-
78. Karta Options Ltd. (United Kingdom)	-	-
79. Themeleion Mortgage Finance PLC (United Kingdom)	-	-
80. Themeleion II Mortgage Finance PLC (United Kingdom)	-	-
81. Themeleion III Holdings Limited (United Kingdom)	-	-
82. Themeleion III Mortgage Finance PLC (United Kingdom)	-	-
83. Themeleion IV Holdings Limited (United Kingdom)	-	-
84. Themeleion IV Mortgage Finance PLC (United Kingdom)	-	-
85. Themeleion V Mortgage Finance PLC (United Kingdom)	-	-
86. Themeleion V Holdings Limited (United Kingdom)	-	-
87. Anaptyxi Holdings Limited (United Kingdom)	-	-
88. Anaptyxi 2006-1 PLC (United Kingdom)	-	-
89. Anaptyxi APC Limited (United Kingdom)	-	-
90. Anaptyxi Options Limited (United Kingdom)	-	-

**Notes**

- Companies no. 8, 14, 35, 61, 85 and 86 are consolidated for the first time in the quarter ended March 31, 2008.
- Companies no. 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89 and 90 are consolidated in accordance with IAS 27 and SIC 12, being special purpose entities.
- For companies no. 7, 8, 9, 10, 11, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89 and 90 open tax years are not presented because in their jurisdictions tax returns are considered final.

Athens, 5 May 2008

Xenophon C. Nickitas  
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